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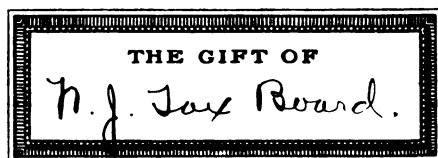
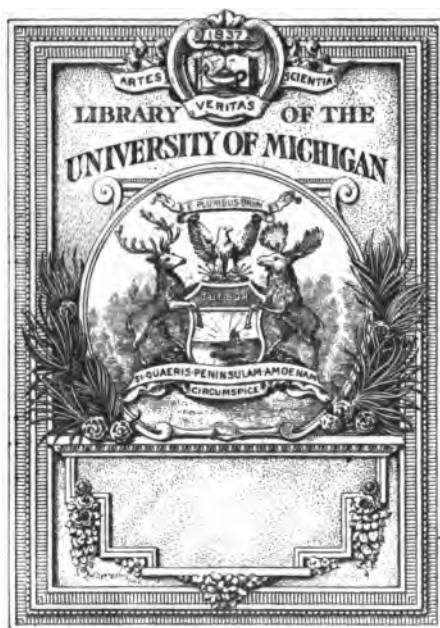
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ANNUAL REPORT  
OF THE  
BOARD OF EQUALIZATION OF TAXES  
OF  
NEW JERSEY  
1914



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TENTH ANNUAL REPORT

OF THE

Board of Equalization of Taxes

OF NEW JERSEY

For the Year Ending October 31

1914

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TRENTON, N. J.

STATE GAZETTE PUBLISHING CO., PRINTERS.

1915.



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New Jersey. Vol. 7. 1914. Reorganized, 5-24-29 M.V.P. 3 23



# REPORT

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## STATE OF NEW JERSEY

### OFFICE OF THE

### BOARD OF EQUALIZATION OF TAXES OF NEW JERSEY

TRENTON, October 31, 1914.

*To the Legislature of the State of New Jersey:*

In compliance with the provisions of the law, the Board of Equalization of Taxes of New Jersey submits herewith its tenth annual report.

The returns from the various taxing districts, given in the appendix to this report, show that the burden of taxation continues to increase. The valuation upon which taxes are raised locally is more than \$75,000,000 higher this year than it was in 1913. The average tax rate is \$2.024, as compared with \$1.979 last year. The increase in the ratables is due to the erection of new buildings, the normal appreciation of land values, more accurate appraisements in making the assessments and a more thorough listing of personal property. The increase in the tax rate of course results from the fact that local expenditures have increased in greater ratio than the source of local revenue. It is manifest that one way to reduce the tax burden is to reduce the municipal budgets. This is a matter, however, with which it clearly is not the province of this Board to deal. Our only concern is that in the process of raising these budgets there shall be enforced that equality of contribution contemplated by the constitution and the Tax Act.

The recommendations which we have made in the past have had that object in view. We are gratified by the fact that the passage of the Tax Map Act and the Bank Stock Tax Act obviate the necessity for a renewal of our recommendations with respect

to these important subjects. Added experience has strengthened our faith in the efficacy of other measures which we have urged in the interest of just taxation.

We therefore again recommend that the tax laws be so amended that assessors be appointed rather than elected; that their selection be made in such a way as assures the choice of men specially qualified for the work; that the number of assessors be reduced and the assessment districts enlarged, so that competent assessors can be permanently employed at adequate salaries; that the assessors be subject to the control and direction of an authority co-extensive with the county, which authority shall in turn be answerable to a state board with thoroughgoing powers of supervision. .

Inequalities in assessments are the source of nine-tenths of the complaints under the present system. These complaints are generally beyond the power of this Board or any other reviewing authority to remedy. The rule requiring assessment at true value permits no relief to the taxpayer who is aggrieved because his property is assessed at a higher rate than his neighbor's property, unless he can prove that his assessment exceeds market value. The rule of true value, strictly enforced, is the best standard that can be devised for measuring the taxpayer's financial obligation to the community. Unequally enforced, it becomes a prolific source of injustice, oppression and confiscation. The difficulties of an even-handed enforcement of the rule in all taxing districts are formidable under any system of administration, and they are insuperable under the system now in vogue. Assessment at true value and the consequent treatment of the taxable property of all taxpayers alike may never be achieved. Certainly it will not even be approximated with the present unscientific method of assessment. The multiplicity of assessing units and of assessing officers, with no power lodged anywhere of adequate control, produces inevitably an endless variety of valuation and opens the door to abuses for which the law offers no proper remedy.

The accurate assessment of all property is absolutely essential to a fair distribution of the tax burden, and ought to be the first objective of legislation aimed at the improvement of our taxing system.

## APPEALS.

The appeals brought before the Board during the past year involved valuations aggregating about \$26,654,437. Of this amount \$2,522,700 represents some fourteen undecided appeals, which are being held pending decisions of the higher courts or the filing of further evidence or argument with this Board. On the remainder the corrected valuations, as set forth in the judgments entered by this Board, amount to \$20,174,573.85. Some of the assessments were reduced, some few were cancelled, and others were affirmed or increased, these last being on appeals brought either by taxpayers, alleging that certain properties in the taxing district were under-assessed, or by taxing districts, against reductions made by the County Boards.

Among the appeals before us were a number involving the amendment of 1913 (P. L. 1913, ch. 278) to the exemption provisions contained in section 3, subdivision 4 of the General Tax Act of 1903, covering property used for educational, religious, charitable, benevolent and hospital purposes. The application of this act to fraternal organizations was before us for the first time in these appeals, which were from assessments of 1913 and were brought by Mount Holly Lodge No. 848, Benevolent and Protective Order of Elks, from the assessment of property in Northampton Township, Burlington County; American Star Lodge No. 148, I. O. O. F., from the assessment of property in Atlantic City; Washington Camp No. 23 of the State of New Jersey, Patriotic Order Sons of America, from the assessment of property in Palmyra Township, Burlington County; Paterson Lodge No. 60, Benevolent and Protective Order of Elks, from the assessment of property in the City of Paterson, and The Masonic Association of Passaic, New Jersey, from the assessment of property in the City of Passaic. In these cases it was clearly shown, either by the testimony submitted or by the stipulation of facts filed, that the lodge buildings in question were used for purposes of social intercourse or recreation, or in some instances were rented in part for stores or for entertainment purposes. In the opinion filed in the Mount Holly Lodge case, the Board pointed out that while the Legislature undoubtedly intended by this amendment to enlarge the class of tax exempt property, it



still made the *use* of the building the essential test for exemption, and not the ownership nor the purpose for which it was erected. None of the buildings in these cases met this test of usage. As stated further in the case of the Mount Holly Lodge: "It is not organized exclusively for religious, charitable, benevolent or hospital purposes, nor is its building actually used for one or more such purposes. As already pointed out, its building is used for purposes distinct from such charitable or benevolent objects as the organization may have in view. The building is not an integral or essential part of any of its schemes of charity or benevolence. There is nothing in the uses or characteristics of the building which brings it within the classification made by the Legislature for exemption from taxation."

The same conditions prevailing in each case, the appeals were dismissed and the assessments affirmed.

An appeal brought by Princeton University involved an assessment of \$350,000, levied for the year 1913 on the building known as the Graduate School. At the time of the assessment—May 20, 1913—this building was in an unfinished condition, and it was not put into actual use until the following September. On the petitioner's claim for exemption the Board held that since the law exempts such property only when it is "actually used" as a college, school, &c., and it was not so used on May 20th, the date as of which assessments must be made, but was merely being put in condition for such use, the exemption could not be allowed. On the question of the market value of the property on that date, the case served to illustrate the peculiar difficulty under which the assessor works in assessing any unfinished property of this character. As stated in the opinion filed in this case: "In seeking to determine the true or market value of this property, we can take into account, therefore, only this building in course of construction for a single, limited purpose, upon land which the owner probably could not be induced to sell—a structure whose design and cost make it commercially unavailable for any use than that of a graduate college, or to any owners other than the University Trustees." The assessment was reduced to \$25,000, it being held that the market value of the building on May 20th could have been no more than that sum.

In the appeal of the Central Presbyterian Church of Montclair from the assessment of a vacant lot owned by the church in Mont-

clair, the appellant contended that this lot, being a bequest to the church, was exempt under the amendatory act of 1913, exempting "all endowments and funds held and administered exclusively for charitable, benevolent, religious or hospital purposes within this State, however such endowment and funds may be invested." In considering this case, the question whether this land could be considered as an endowment within the meaning of the Tax Act was decided negatively by the Board. "The language 'however such endowments and funds may be invested' certainly does not aptly express an intention to exempt real property which is itself the subject of a charitable devise. \* \* \* Moreover, while it is not necessary in this case to decide, it may readily be inferred that the Legislature by the phraseology quoted intended to exempt not only endowments and funds for charitable uses, but also property representing an investment of such endowments and funds by the beneficiary. In view of the rule that statutes exempting from taxation must be construed strictly we should have very great difficulty in finding in the amendatory act of 1913 any legislative intent to include in the classification 'endowments and funds' a devise of real estate." This property failed also to meet the express condition in the statute that it must be held or administered exclusively for charitable, benevolent, religious or hospital purposes, and the assessment placed upon it was affirmed.

In *St. Joseph's Church v. West Hoboken*, the property involved was a lot of land situate across the street from the school and used as a playground for the children of the school. It was claimed to be exempt as "necessary for the fair use and enjoyment" of the school buildings. In denying this contention, the Board stated that "section 4 of the General Tax Act in no case exempts land from taxation except as it may be the *situs* of and necessary to the fair use and enjoyment of buildings whose devotion to certain designated purposes entitles them to exemption. The use of a building is the test for exemption and when that test has been met the exemption of the land whereon the building is situate and which may be necessary to its fair use and enjoyment automatically follows. A somewhat similar question to that raised on this appeal was disposed of by the Supreme Court in *Trustees of Stevens' Institute of Technology v. Bowes, Collector of Taxes, et al.*, 73 Atl. 38. In that case Mr. Justice Parker, speaking for the Court, said 'The exemption conferred is of land both necessary

to the fair use and enjoyment of the buildings, and "whereon the same are situated." It cannot be said that the buildings on the main block are "situated" on land in another block, which was acquired long after they were erected; nor do we think that the general athletic needs of students at an institution of learning make a neighboring athletic field necessary to the fair use and enjoyment of the buildings.'"

A similar question was raised in the case of Roman Catholic Diocese of Trenton v. Township of Lawrence. In this case the entire tract comprised about 56 acres, on which is erected the building known as Morris Hall, with barns, outbuildings, &c. Morris Hall is a home for the aged, and the buildings are admittedly exempt, with the land on which they are erected, necessary to their fair use and enjoyment, to the extent of five acres. The assessor had allowed this exemption, but had assessed the land in excess of five acres, from which assessment the petitioner appealed. The Board sustained the assessment, holding that under the ruling of the Supreme Court in Borough of Mountain-side v. Board of Equalization of Taxes, 51 Vroom, page 38, the exemption of the land necessary for the fair use and enjoyment of a building devoted to charitable purposes is limited to five acres.

Two important cases involved the assessment of property held by cemetery companies. One of these, the appeal of Mount Pleasant Cemetery Company v. City of Newark, involved a tract of land lying between high-water mark and the dock line of the Passaic River, conveyed to the Cemetery Company by the State of New Jersey, through the Riparian Commission. This tract, which is partly filled in, is separated from the main cemetery tract by the tracks of the Erie Railroad Company. No interments had been made there, and with the possible exception of the filled in portion, none could have been made at the time of the assessment. The company claimed exemption under the general act concerning cemeteries, and also under the terms of its charter, which it claimed constituted an irrevocable contract with the State. Both of these contentions were denied, the first on the ground that the Tax Act of 1903 repealed all exemptions except those expressly allowed by the act, so far as the Legislature had power of such repeal (*Hanover Twp. v. Camp Meeting Ass'n*, 68 Atl. 753), and the second on the ground that the immunity from taxa-

tion granted in the appellant company's charter was not a contract beyond the power of the Legislature to repeal, but "a mere gratuity, a concession without consideration, which has since been revoked."

The second cemetery appeal was peculiar in that it hinged in part on the somewhat unusual fact that although the land was being laid out for ultimate use as a cemetery and some few interments had been made, there appeared to be a vital defect in the proceedings taken to secure the requisite statutory consent to its use for cemetery purposes. The entire tract, which is owned by the Roman Catholic Diocese of Newark, comprises some 200 acres in the Borough of North Arlington, being an original tract of 125 acres and an addition of 75 acres to enlarge the proposed cemetery.

In view of the extent of the property involved, comprising almost one-fifth of the total area of the Borough, the question of its exemption was naturally an important one to both the taxing district and the owners. The point at issue was whether or not this property was a cemetery within the meaning of the Tax Act, on May 20, 1913, and evidence and argument were submitted at length on this question, particular stress being laid on the proceedings before the Board of Health and the Borough Council of North Arlington. In its opinion the Board held that "one of these provisions (of the Cemetery Act of 1877 and its later amendments) is that it shall not be lawful to locate any new cemetery or burying ground or to enlarge any cemetery or burying ground without the consent and approval of the governing board or body and board of health of the municipality in which it is proposed to locate or enlarge such cemetery. \* \* \* In order that it may enjoy immunity from the common tax burden a cemetery must be not only a place set apart for the burial of the dead, but it must be a place whose location has been consented to and approved by the agents of the State designated by the Legislature for that purpose." While the minutes of the Borough Council showed that at a meeting in December, 1908, "the ordinance of the Roman Catholic Diocese" was passed, this ordinance was not set forth, nor was there any evidence to show that the further steps requisite for its validity were taken. In dismissing this appeal, the Board further stated that "the conclusion we reach upon this point is not based upon any question

which might be raised as to the regularity of the proceedings of the Borough Council, but is founded upon the failure to produce or prove the existence of an ordinance essential to the establishment of a cemetery. It is denied by the appellee that any such ordinance exists." The assessment levied by the assessor was accordingly affirmed.

Forty-three appeals were filed by the city of Newark from the action of the Essex County Board of Taxation in reducing the assessments levied by the city assessors on certain properties in the city of Newark. These appeals were heard at length, several sessions being necessary to hear the evidence and argument submitted. Thirty-two of the appeals were granted, and the assessments increased to the figures originally fixed by the city, and in four more compromise judgments were entered by consent of the parties in interest. The remaining seven were dismissed and the action of the County Board sustained. One of the cases involved the property of the Young Women's Christian Association, used about six months in the year as a lodging place for indigent young women, who are either charged a nominal fee or accommodated free, if unable to pay. The Board held that this building was used for purposes considered charitable under the common law, and while it is subsidiary to the principal building used by the Association in carrying forward its charitable work, which is located in another part of the city, the property in question comes within the rule laid down by the court in *Borough of Mountainside v. Board of Equalization of Taxes of New Jersey*. The action of the Essex County Board in cancelling the assessment was therefore affirmed.

Two complaints were filed by the Atlantic County Board of Taxation against the assessors of Somers Point City, under section 11, chapter 120 of the Laws of 1906 (The County Board Act), providing that "in case any assessor or person charged with reviewing assessments in any taxing district in the respective counties shall willfully or intentionally fail, neglect or refuse to comply with the constitution and laws of this State, relating to the assessment and collection of taxes," the County Board may make complaint against such assessor to this Board, which is given power, after hearing, to declare the office vacant. The complaints were heard in Atlantic City, and exhaustive briefs were filed by the County Board and counsel for the assessors.

After a careful consideration of the evidence and argument submitted, the Board found that the charges were well founded, and ordered the assessors dismissed from office. New assessors were accordingly appointed, and the assessment in Somers Point for 1914 was made by them. While we have had a few other complaints of this kind since the passage of the law, this is the first instance in which the complaint has been followed by the dismissal of the assessor from office.

### RATABLES.

The returns from the several counties show that the net valuation of property locally assessed, exclusive of the stock of banks and trust companies, is \$2,481,605,038.61 for the year 1914, which is an increase of \$75,344,345.38 over the assessments of the previous year. This net valuation is made up as follows:

Real estate, exclusive of second class railroad property,	\$2,084,655,829 18
Second class railroad property.....	104,370,839 00
Personal property .....	293,763,341 43
Deductions for debt.....	1,030,421 00

These figures represent the valuations on which taxes are raised locally, at the local rates, and do not include main stem, rolling stock, &c., of railroads, assessed by the State Board of Assessors, nor any property or franchises taxed by the State for state purposes. Neither do the above valuations include any bank or trust company stock, which is separately assessed under chapter 90 of the Laws of 1914, discussed elsewhere in this report. The total taxes on such stock, raised by a flat tax of three-quarters of one per centum, on values aggregating \$94,173,459.94, is \$705,387.22, which is \$514,438.05 more than was raised on this class of property last year. A comparison of these figures with the assessments of bank stock and trust companies for 1913, under the old law, is given elsewhere in this report.

The valuation of personal property, therefore, is actually \$293,763,341.43 plus the valuation of \$94,173,459.94 on stock of banks and trust companies. The valuation of personalty has also been increased this year by over \$4,000,000 which was formerly sworn off to offset debts. Chapter 191 of the Laws of 1914

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changed the law permitting this swearing off of debts, and the deductions allowed in 1914 amounted to only \$1,030,421 in the State, as against \$5,403,321 in 1913.

The following taxes are to be raised in the various taxing districts on the above valuations:

State School taxes.....	\$6,517,519 52
County taxes:	
Amounts appropriated .....	\$11,386,874 10
Amounts derived from bank stock tax..	352,693 65
Net county taxes to be raised.....	11,034,180 45
Local taxes:	
Amounts appropriated .....	\$32,947,426 75
Amounts derived from bank stock tax..	352,686 97
Net local taxes to be raised.....	32,594,937 28

In apportioning the amounts of state school and county taxes to be raised by each taxing district, certain deductions and additions are made by the County Boards under chapter 57, Laws of 1910, and chapter 188, Laws of 1912, to offset losses to the districts caused by the reductions made on appeal from the assessments of a previous year, or by an error in the ratables of a preceding year. These reductions are purely for the purpose of apportioning the taxes, and do not affect the valuations on which taxes are raised. For 1914 these deductions amounted to \$22,023,347.04, and the additions to \$2,395,343. The net valuation taxable being \$2,481,605,038.61, the net amount on which county and state school taxes were apportioned among the taxing districts was therefore \$2,461,977,034.57.

The average tax rate in the State is \$2.024 per \$100 of valuation, as against \$1.979 for 1913, an increase of four and a half points.

The property in the State which is by law exempt from taxation is valued as follows:

Public school property.....	\$52,898,137 34
Other school property.....	12,431,895 00
Public property .....	89,810,452 00
Church and charitable property.....	64,910,982 00
Cemeteries and graveyards.....	7,843,750 00
Total .....	\$227,895,216 34

This represents the real estate specifically exempted by the general tax laws of New Jersey, and the accompanying personalty. There is also a considerable class of property, which is loosely designated as "non-taxable", consisting of securities held by residents of this State, which are either specifically exempt, or non-taxable under the laws of this State, but such property is not listed on the assessment books, and data as to its extent are therefore not available.

The largest increase in the ratables for 1914 comes from Essex County, and is, as reported to this department by the County Board of Taxation, simply a natural increase due to the erection of new buildings and to the enhancement of land values in sections where developments have taken place. Of the total increase of \$15,265,818 in this county, \$8,898,510 comes from Newark.

The increase in Hudson County is \$10,800,614, which is almost exclusively on real estate, although in fact there has been a normal advance in personalty which does not appear on the face of the return, owing to the withdrawal from this class of property of bank and trust company stock, which in 1913 was assessed at \$1,745,936, and in 1914 was separately assessed at \$16,342,413.72. The County Board of Taxation also issued special instructions to the Assessors of Hudson County to make a diligent canvass of their districts and assess all poll taxes, and as a result the returns from this county show that the number of polls has increased from 8,112 in 1913 to 26,651 in 1914. The County Board also instructed the assessors that hereafter, in listing exempt property, the lands, buildings and personalty must be separately valued, in the same manner that taxable property is assessed, by which means the actual value of the exempt property in a taxing district is more accurately shown. The value of exempt property in Hudson County is returned this year at \$48,566,593, which is an increase of \$12,781,558 over last year, due to this method of valuation. This is a striking illustration of the increase in ratables which inevitably follows the strict application of the rule requiring the separation of land, improvements and personalty in making the assessment.

The increase of \$9,574,842 in Passaic County is partly due to normal increases throughout the entire county, which accounts for about \$5,500,000 of the total increase. The remaining \$4,-



000,000, in round numbers, is due to increased valuations placed on under-assessed property by the County Board of Taxation, after special investigations which involved several thousand personal inspections of property. This increase is chiefly on real estate, personal property showing an advance of about \$2,500,000.

Union County reports an increase of \$7,869,914, largely on real estate, which is divided pretty generally throughout the county, the largest increases coming from Plainfield and Elizabeth. The increase in Plainfield is \$2,860,417, and is due primarily to the fact that the property in that city has been reappraised by a committee appointed about a year ago for that purpose. Increases were also made by the new Board of Assessors, which took office this year.

In Atlantic County the assessment on personal property of public utility corporations has been increased approximately \$3,750,000, which accounts for a good proportion of the total increase of \$5,413,338.71 in this county. The County Board also ordered a re-assessment of Pleasantville City, which resulted in a material increase, and raised valuations in Absecon on property which was considered to be undervalued. There is also an increase of over \$100,000 in the assessment of Somers Point, due to the careful canvass of that city by the new assessors there, the former assessors having been dismissed by this Board on complaint of the Atlantic County Board of Taxation.

In Bergen County the increase of \$5,231,123 may be roughly divided into about \$4,500,000 on real estate, and over \$750,000 on personalty. The realty increase is due to a normal advance in such values by development of property, &c. The personalty increase is due largely to the re-valuation of the property of the Hackensack Water Company and the Public Service Gas Company, extending through various taxing districts in this county.

Camden, Middlesex and Mercer Counties return increases of about \$3,500,000 each, due in part to normal increases in values and in part to special efforts of the County Boards and the individual assessors to equalize valuations and locate and assess all undervalued or omitted property.

The following table gives the net valuation taxable in each county for the years 1913 and 1914, and the increase for this year:

## BOARD OF EQUALIZATION OF TAXES.

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County.	Valuation of 1913.	Valuation of 1914.	Increase.
Atlantic .....	\$113,646,838 68	\$119,060,177 39	\$5,413,338 71
Bergen .....	140,729,673 00	145,960,796 00	5,231,123 00
Burlington .....	33,654,959 00	34,815,501 00	1,160,542 00
Camden .....	88,777,921 33	92,352,939 00	3,575,017 67
Cape May .....	32,878,855 00	35,001,780 00	2,122,925 00
Cumberland .....	26,445,842 00	27,040,720 00	594,878 00
Essex .....	606,478,552 00	621,744,370 00	15,265,818 00
Gloucester .....	25,442,688 00	26,246,575 00	803,887 00
Hudson .....	527,948,180 00	538,748,794 00	10,800,614 00
Hunterdon .....	21,098,664 00	21,578,456 00	479,792 00
Mercer .....	107,999,858 00	111,536,272 00	3,536,414 00
Middlesex .....	74,277,834 00	77,940,046 00	3,662,212 00
Monmouth .....	107,323,246 00	108,643,752 00	1,320,506 00
Morris .....	52,819,024 48	53,668,527 00	849,502 52
Ocean .....	19,968,907 00	20,379,364 00	410,457 00
Passaic .....	176,183,742 00	185,758,584 00	9,574,842 00
Salem .....	16,586,613 00	17,185,357 00	598,744 00
Somerset .....	33,776,179 00	35,115,582 00	1,339,403 00
Sussex .....	15,888,088 00	16,372,547 00	484,459 00
Union .....	158,761,263 74	166,631,173 22	7,869,914 48
Warren .....	25,573,765 00	25,823,721 00	249,956 00
Total .....	\$2,406,260,693 23	\$2,481,605,038 61	\$75,344,345 38

## BANK STOCK TAX.

The most important tax act of the Legislature of 1914 was that which provided a new method of assessing bank stock. For several years past this Board in its annual reports has urged the need of legislation which would place upon that class of property its fair share of the tax burden. The statute now in force appears to have had that result. It has produced in revenue for the taxing districts and counties \$705,387.22. The tables hereto appended show the amounts of taxes on bank and trust company stock received in the several counties under the new law, compared with the amounts received under the old law, so far as the latter figures are available at this date. For purposes of further comparison, we give also the valuations on which these taxes were levied each year:

## BOARD OF EQUALIZATION OF TAXES.

County.	Valuation assessed.		Taxes levied.	
	1913 under old law.	1914 under new law.	1913 under old law.	1914 under new law.
Atlantic .....	\$331,822 41	\$3,004,429 09	\$6,181 37	\$22,546 56
Bergen .....	4,732 00	2,731,363 10	115 94	20,485 20
Burlington .....	43,727 00	2,750,699 00	848 11	20,630 14
Camden .....	*71,051 80	4,178,620 55	*1,455 13	31,339 51
Cape May .....	*nothing	679,650 62	*nothing	5,102 18
Cumberland .....	231,201 98	2,530,159 00	4,416 39	18,976 16
Essex .....	3,135,322 66	29,478,236 96	63,622 33	221,086 76
Gloucester .....	*nothing	1,524,158 02	*nothing	11,430 94
Hudson .....	1,745,936 00	16,342,413 72	35,097 66	122,938 00
Hunterdon .....	*220,317 00	1,457,985 46	*4,166 08	10,934 90
Mercer .....	719,973 00	4,570,014 44	15,008 18	34,275 11
Middlesex .....	111,506 00	2,369,247 00	2,352 17	17,769 84
Monmouth .....	1,085,250 00	4,210,016 00	19,444 00	31,575 12
Morris .....	216,809 50	3,634,309 75	5,131 66	27,257 20
Ocean .....	25,646 18	1,130,700 24	514 84	7,292 00
Passaic .....	287,738 00	5,011,204 57	4,937 44	37,583 06
Salem .....	231,587 00	1,113,100 10	5,290 59	8,346 36
Somerset .....	75,134 21	610,448 56	1,489 53	4,578 35
Sussex .....	273,872 00	1,157,844 08	4,247 25	8,683 83
Union .....	547,280 00	3,922,880 87	9,952 77	29,407 00
Warren .....	368,690 00	1,765,988 81	6,682 73	13,149 00
Total .....	\$9,727,596 74	\$94,173,459 94	\$190,949 17	\$705,387 22

\* Applies only to banks situate in the county. Valuation of shares in banks outside the county, but assessed to residents of the county, not available at this date.

The new law provides that the taxes on this property shall be divided between the taxing district and the county, 50 per cent. going to each. The following tables show how this affected the county and municipal budgets for the year 1914, giving also the 1913 budgets for purposes of comparison. Taking the municipal budgets first, it appears that in 1913 the local expenses were estimated at a total of \$30,363,217.10, and that in 1914 the municipalities wished to raise moneys aggregating \$32,947,426.75. Toward this amount the municipalities received \$352,686.97 in bank stock taxes, which left \$32,594,937.28 † to be raised for local purposes by general taxation, distributed as follows:

† The seeming discrepancy between this amount and the actual difference between the amounts appropriated and the amounts to be raised is due to the fact that the Town of Guttenburg, Hudson County, which receives \$197.50 in bank stock taxes, has returned no municipal budget this year.

# BOARD OF EQUALIZATION OF TAXES.

19

County.	Local Budgets, 1913.	Total local taxes as appropriated, 1914.	Bank stock taxes due tax- ing districts, 1914.	Net local taxes to be raised, 1914.
Atlantic .....	\$1,480,488 28	\$1,615,894 47	\$11,273 28	\$1,604,621 19
Bergen .....	2,115,090 92	2,376,068 00	10,236 00	2,365,832 00
Burlington .....	377,938 91	411,288 66	10,315 07	400,973 59
Camden .....	1,199,556 98	1,294,441 59	15,669 76	1,278,771 83
Cape May .....	496,227 68	575,504 42	2,551 08	572,953 34
Cumberland .....	352,146 50	364,337 73	9,488 08	354,849 65
Essex .....	8,146,192 24	8,676,538 16	110,543 38	8,565,994 78
Gloucester .....	271,521 73	312,923 61	5,715 47	307,208 14
Hudson .....	6,452,837 08	6,930,278 81	61,469 00	6,869,007 81
Hunterdon .....	223,142 00	255,856 00	5,467 45	250,388 55
Mercer .....	1,318,782 47	1,433,692 06	17,137 56	1,416,554 50
Middlesex .....	909,920 06	1,066,748 31	8,884 92	1,057,863 39
Monmouth .....	1,407,086 39	1,485,405 00	15,787 52	1,469,617 48
Morris .....	643,171 83	721,729 89	13,628 60	708,101 29
Ocean .....	243,507 45	258,774 00	3,646 00	255,128 00
Passaic .....	1,907,828 62	2,145,235 31	18,791 53	2,126,443 78
Salem .....	161,006 72	170,345 90	4,173 18	166,172 72
Somerset .....	328,243 19	373,705 12	2,289 17	371,415 95
Sussex .....	192,290 19	192,845 54	4,341 92	188,508 62
Union .....	1,926,777 47	2,066,954 55	14,703 50	2,052,251 05
Warren .....	209,465 39	218,859 62	6,574 50	212,285 12
Total .....	\$30,363,217 10	\$32,947,426 75	\$352,686 97	\$32,594,937 28

The same principle applies to the amounts to be raised for county purposes, as shown in the following tabulation:

County.	County budget, 1913.	County appropri- ation, 1914.	Bank stock tax due county, 1914.	Net county taxes to be raised by tax- ing districts 1914.
Atlantic .....	\$330,650 00	\$337,580 00	\$11,273 28	\$326,306 72
Bergen .....	634,453 90	689,765 03	10,242 60	679,522 43
Burlington .....	199,000 00	215,000 00	10,315 07	204,684 93
Camden .....	377,003 62	389,064 45	15,669 75	373,394 70
Cape May .....	148,074 00	144,260 00	2,551 10	141,708 90
Cumberland .....	122,000 00	115,000 00	9,488 08	105,511 92
Essex .....	2,505,915 56	2,768,550 39	110,543 38	2,658,007 01
Gloucester .....	138,500 00	144,500 00	5,715 47	138,784 53
Hudson .....	2,674,252 71	2,791,036 62	61,469 00	2,729,567 62
Hunterdon .....	103,724 13	111,249 80	5,467 45	105,782 35
Mercer .....	484,979 95	488,643 13	17,137 55	471,505 58
Middlesex .....	340,523 21	421,400 00	8,884 92	412,515 08
Monmouth .....	431,850 00	460,650 00	15,787 60	444,862 40
Morris .....	347,300 00	360,575 00	13,628 60	346,946 40
Ocean .....	90,013 17	95,999 78	3,646 00	92,353 78
Passaic .....	560,808 48	705,107 48	18,791 53	686,315 95
Salem .....	99,370 86	107,094 42	4,173 18	102,921 24
Somerset .....	200,719 59	195,000 00	2,289 18	192,710 82
Sussex .....	92,228 00	91,048 00	4,341 91	86,706 09
Union .....	407,846 28	577,000 00	14,703 50	562,296 50
Warren .....	172,250 00	178,350 00	6,574 50	171,775 50
Total .....	\$10,461,463 46	\$11,386,874 10	\$352,693 65	\$11,034,180 45

## DEDUCTIONS FOR DEBT.

A recent law which has had a noticeable effect on the ratables this year is chapter 191 of the Laws of 1914, which provides as follows:

"Hereafter no deduction for debt shall be allowed from the assessed value of any goods and chattels in which the value inheres in and is supported by the thing or article itself."

Under the act of 1903, section 13, the taxpayer was entitled to have his bona fide debts, due to creditors residing in New Jersey, deducted from the taxable value of his personal property. It was considered in many quarters that this right to swear off debts was considerably abused for the purpose of evading proper taxation, also that it frequently resulted in injustice and inequality. For instance, the proprietor of a store who purchased his stock and fixtures on credit from wholesale houses in New York and Philadelphia was in debt for such stock and fixtures to the same extent as a neighboring merchant who paid for his by means of notes on New Jersey banks, yet the latter could swear off his notes against the assessable value of his stock, while the former would be obliged to pay his taxes in full.

The act of 1914 was construed to mean that these deductions could not be allowed from what is called tangible personalty. It was considered that they could still be granted from intangible personalty, but as there is relatively little intangible personalty which is subject to taxation, the extent of the deductions under the new law would necessarily be small. The effect which the act has had on the ratables of 1914 is shown by the fact that the entire amount of such deductions for 1913, under the old law, was \$5,403,321, while the deductions allowed for 1914 amounted to only \$1,030,421. In seventeen counties no deductions whatever are reported, while the remaining four counties report relatively small amounts.

In the opinion of Judge Swayze on the Bank Stock Tax Act of 1914 (*Commercial Trust Company of New Jersey v. Hudson County Board of Taxation et al.*), published in full in the appendix to this report, there is an interesting discussion of chapter 191 in its relation to the rights of banks to have deductions allowed in the estimation of the value of their shares. In this case, while not passing on the proper construction of the Deduc-

tions Act, the court expresses the view that the term "goods and chattels", used in the act, includes corporate stock, bonds and other intangible property. This construction would of course extend the scope of the act to all personal property, unless the clause, "in which the value inheres in and is supported by the thing or article itself" is held to restrict its application to tangible property.

### LAND AND IMPROVEMENTS.

One of the rules of this Board for the guidance of assessors calls for the separate valuation of lands and improvements. This rule, as originally promulgated, applied to all real property except farm land, which was left to be valued as a whole. The rule has been in force for some years, and has been generally adhered to throughout the State, but from time to time instances came to our notice where assessors had valued real estate, other than farm land, in bulk, instead of separately valuing the land and the improvements thereon, and carrying out the whole as the value of the tract. This practice not only results, as a rule, in a lower valuation than is reached by the separate assessment, but it is much less accurate and equitable, and is a relic of earlier and cruder methods of levying taxes. On January 8, 1914, the Board passed a resolution under which the County Boards of Taxation were instructed not to approve any of the duplicates in their counties in which lands and improvements, other than farm land, were not separately valued.

Later in the year, the Board took up the question of extending this rule to cover all real property in the State, for whatever purposes used. Inquiries instituted through the various County Boards disclosed that nearly all the County Boards and by far the greater number of assessors were in favor of such a rule. On June 9th the amended rule was passed, and was sent to each assessor and County Board in the State. Inasmuch as the work of the assessment was already well advanced in many of the taxing districts, and a number of the rural districts had ordered their assessment books early in the year, without provision for such a separation of values, the Board did not order the assessments in these districts revised to comply with the amended rule, but

advised the taxing officials that in all future assessments it would be strictly enforced.

The returns for 1914 show the effect of this rule, and in the assessments for 1915 all real estate will be separately assessed as to the land and its buildings and similar improvements. This will result in a more accurate assessment, and one which lends itself more readily to adjustment in case of dispute between the taxpayers and the taxing power.

Incidentally, the published returns of these valuations will be an interesting commentary on land values and building operations throughout the State from year to year.

### TAX MAPS.

The work of mapping the entire State under the Tax Map Act of 1913 is progressing steadily. New surveyed maps are in course of preparation in a number of taxing districts where no adequate maps were in existence before. Other districts have already submitted new maps to us for inspection and approval, and still others are advertising for bids, preparatory to ordering the work done. While a large proportion of the townships prefer the outline maps allowed them by section 3 of the act, in view of the heavier expense of the survey, other townships are going ahead in the preparation of surveyed maps. There is no doubt that the surveyed map is more accurate and also more permanent, as increasing developments in a taxing district may in time necessitate a map drawn to a larger scale than the outline maps, and one made from actual survey, but the outlines are working excellently for the purpose, and even in townships having several considerably developed sections, the insertion of supplementary sheets drawn to a larger scale has met the situation satisfactorily. On the appropriation granted us by the Legislature of 1914, we are now able to employ a draughtsman in making these outline maps, which are provided for the townships by this department at cost of labor and materials. This amounts approximately to \$5 a sheet for making the outline sheets, and about \$5 a sheet additional for draughting the final sheets after the outlines have been filled in and corrected. The number of sheets of course varies according to the size and configuration of the

taxing district, as the sheets must be plotted with the upper border line at the northerly edge of the section. A township of more or less regular outlines would therefore divide into fewer sheets than one of irregular outlines. A fair working average, however, is about two and one-half square miles of territory to the sheet. Supplementary sheets, made necessary by the presence of real estate developments calling for a larger scale, are not included in this estimate. The cost of filling in the various properties on the outline maps is a separate charge payable by the township to the person appointed for this work, but the approximate total of \$10 a sheet covers the work done for the townships by this department.

#### DECISIONS IN TAX CASES.

In Appendix I to this report will be found all opinions filed by this Board from October 31, 1913, to October 31, 1914, the date of making this report. In Appendix II will be found the syllabi of all decisions relating to tax matters entered by our courts during the same period, and in some few cases the full text of the opinions filed, where this seemed advisable for the fuller information of the taxpayers and taxing officials of the State.

Respectfully submitted,

FRANK B. JESS, *President*,  
BLOOMFIELD H. MINCH,  
ALFRED T. HOLLEY,  
L. T. RUSSELL,  
GEO. T. BOUTON,  
*Board of Equalization of Taxes  
of New Jersey.*

Attest:

FRANK A. O'CONNOR,  
*Clerk.*





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APPENDIX No. 1.

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Opinions of The Board of Equalization of Taxes  
in Appeals Heard and Decided  
From October 31, 1913, to October 31, 1914.

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## BOARD DECISIONS.

In the matter of the appeal of the Mayor and Council of the Borough of North Plainfield, in the County of Somerset and State of New Jersey, from the action of the Somerset County Board of Taxation in refusing to allow certain deductions from the ratables of the Borough of North Plainfield, in the County of Somerset, for the year 1913.

### MEMORANDUM.

For the petitioner, Carl Lentz and I. P. Runyon.

For the Borough of Bound Brook, Township of Bridgewater, and Township of Montgomery, John F. Reger.

For the Township of Warren and the Borough of Peapack and Gladstone, Clarence E. Case.

For the Borough of South Bound Brook, George W. Anderson.

For North Plainfield Township, Hiram O. Hance.

For the Borough of Somerville, William V. Steele and A. M. Beekman.

BY MR. JESS: This is an appeal from the action of the Somerset County Board of Taxation, in refusing to allow a deduction of \$912,003 from the total valuation of the taxable property in the Borough of North Plainfield, for the year 1913.

It is claimed by the petitioners that the sum named is the amount of ratables represented by a reduction made in the assessments of their taxing district for the year 1912, and that therefore, the refusal to allow the deduction applied for was in direct contravention of the statute applicable to the situation.

Chapter 57, of the laws of 1910, as amended by chapter 188, of the laws of 1912, provides that "it shall be the duty of the County Boards of Taxation in apportioning the amount of money to be raised in the various taxing districts for State, State schools or county purposes \* \* \* to deduct from the total valuations of each taxing district, \* \* \* an amount equal to the ratables of the preceding year or years, of such district represented by the reduction or all reductions, made in the assessments of such district subsequent to the apportionment of the preceding year or years, in consequence of any appeal or appeals to the County Board of Taxation, or to the State Board of Equalization of Taxes, or by the State Board of Assessors \* \* \* or by reason of the decision of any court \* \* \*."

The purpose of this legislation was to provide a means by which a taxing district might be reimbursed for payments made to the State School and County funds, upon valuations which, subsequent to the fixing of their apportionment, were reduced on appeal. Formerly, as was pointed out in Borough of Kenilworth v. Board of Equalization of Taxes, 74 Atl. 480, the loss in such cases fell upon the taxing district, and could not be recouped. It was to remedy this condition that the act of 1910 was passed. The petitioners in the case under consideration seek to take advantage of the benefit of that statute.

Before discussing the main question raised on this appeal, it should be said that considerable difficulty was experienced by the Board in determining just what had been done by the County Board in the premises. The minute book, which was at first offered and relied upon by the petitioner, is incomplete and chaotic, and fails to furnish any satisfactory evidence of the action claimed by the petitioners as a basis for their appeal. The appellants were permitted to amend their petition, and then produced what purported to be a judgment rendered by the County Board. This judgment manifestly was framed to carry into effect the provisions of a resolution recorded in the minutes of the meeting of the County Board held November 2, 1912. The minutes of that meeting do not show that the resolution was passed, or that any action was taken with respect thereto. The minutes of a meeting held on November 30, 1912, contain the following entry: "After the reading of the North Pfd. appeal, the matter was open for discussion. There being no objections from other boroughs or townships, the appeal was passed unanimously." The judgment is dated the same day, namely, November 30th. Since the copy of this judgment that was first produced did not come from the office of the County Board, and the Secretary of that Board testified that he was unable to find such a judgment in the files of the Board, and inasmuch as the whole proceeding appeared to be involved in confusion and obscurity, we decided to inquire at length into the entire transaction, including the matter of notice to the other taxing districts of Somerset County, affected by the action of the County Board. This action was so extraordinary that we felt it our duty to investigate the matter from its inception.

The secretary of the County Board, upon being recalled at the final hearing, testified that upon a further search, made jointly with the former clerk of the Board, he had found the original judgment, the copy of which had been previously produced, and also the original petition filed with the County Board, and upon which the said judgment was based. There is therefore no doubt of the *bona fides* of this judgment, and the only question remaining is whether it gives to the petitioner a status that brings the Borough of North Plainfield within the purview of the act of 1910.

The proceedings before the County Board were initiated by a petition in which it was alleged, *inter alia*, that the real and personal property in the Borough of North Plainfield had been assessed for the year 1912, at its true value, and that the property in the other taxing districts of Somerset County were assessed at less than true value. The prayer of the petition is that "to the assessment of the said taxing districts of Somerset County, other than the Borough of North Plainfield, for the year 1912, be added such sum or amount as shall seem equitable, and that such further or other order be made for the relief of your petitioner as in the premises may be deemed equitable and just." Section 3, chapter 120, laws of 1906, provides that "any taxing district which may feel discriminated against by the assessed valuations of property within such taxing district, or by the assessed valuation of property in any other taxing district in such county, may, within such time, and upon such terms as the said Board shall by rule prescribe, file a petition of appeal to such Board, setting forth therein the cause of complaint, the nature and location of such assessed property, and the relief sought." The Board is thereupon empowered summarily to hear and determine such complaints, and revise and correct such assessments "in accordance with the true value of such taxable property." The filing of the petition is necessary to give the County Board jurisdiction. This jurisdiction is to deal with the cause of complaint set forth in the petition. In the case under review, the Borough of North Plainfield did not complain of its own assessment. Its admission that its property was assessed at true value estopped it from making such complaint. It based its complaint upon alleged under-valuations in the other taxing districts of the county, and asked that those assessments be increased. That was the proper course to pursue, to secure relief from the undue share of the county tax burden which it alleged it was obliged to bear. The County Board, however, by its judgment,

ignored the cause of complaint set forth in the petition, and undertook to grant a form of relief for which the petitioner had not prayed, and to which it was by its own admission clearly not entitled. The County Board was, in our opinion without jurisdiction to render such a judgment as it appears to have given.

Even if it be conceded, as it is not, that the jurisdiction of the County Board is not open to question in the proceedings before us, the judgment relied upon should not be given the effect claimed for it by the petitioners. In terms it orders that "the valuation of \$4,983,625, levied this year (1912), against the real and personal property situated within the said borough, be reduced by an amount equivalent to eighteen and thirty one-hundredths per cent. (18.30%) of said valuation of \$4,983,625, which amount shall be deducted from the total net valuation of the ratables of the said borough, upon which county and State School taxes shall be apportioned in the year 1913. The said reduction, however, shall include, and shall not be in addition to any reductions which may be made this year, in the assessment of any real and personal property within the said borough, upon the appeal of any of its individual property owners." This judgment was to take effect in 1913. It did not take effect in 1912. It did not operate to reduce a single tax bill in the borough in that year. Not one valuation of property within the borough was affected by this judgment. No taxpayer paid a single penny less into the borough treasury because of this judgment. The borough received from the taxpayers precisely the same amount it would have received if the judgment had not been rendered. This judgment was in fact merely an official promise by the County Board that in the following year, the ratables in the Borough of North Plainfield would be reduced to the extent of 18.30 per cent. The County Board had no authority to make such a promise. The fact that it attempted to clothe the promise in the form of a judgment gives it no additional force or efficacy. There appears to have been some misunderstanding as to how the promised reduction was to be effected. The assessor of North Plainfield borough evidently understood that he was to make the reduction. He testified that in pursuance of the judgment of the County Board, he reduced his individual assessments for 1913 about eighteen per cent. in each case. His valuations were afterwards increased by the County Board, so that the ratables of the borough as finally fixed, were \$4,334,000, as compared with \$4,999,725 in 1912. Thus there was a reduction of about \$650,000, from the valuations of 1912, notwithstanding the fact that so far as the records show, the assessment of 1912 was at its true value, and was not attacked by anybody. The testimony in the case makes it clear that the reduced assessment for 1913 was the result of an attempt by the County Board to carry out in part its promise made in 1912.

In the light of the clearly established facts, we have not the least doubt that this appeal should be dismissed. The statute relied upon by the petitioners is not, as we understand it, intended to provide a new method of equalization among taxing districts. Its purpose is merely to afford a means whereby municipalities may recoup actual losses which occur whenever a taxing district, as a result of successful appeals for reductions of assessments, receives in taxes less than the amount used as a basis for the apportionment of its State School and County tax.

Atlantic County Board of Taxation,  
complainant, v. Mark J. Leeds and  
John McGarrigal, assessors of Som-  
ers Point City, respondents. } MEMORANDUM.

For the complainant, Charles C. Babcock and C. C. Shinn.  
For the respondents, E. A. Higbee.

BY THE BOARD: This matter comes before the Board upon the complaint of the Atlantic County Board of Taxation, under section 11, chapter 120, laws of 1906.

Section 11 provides that "in case any assessor or person charged with reviewing assessments in any taxing district in the respective counties, shall willfully or intentionally fail, neglect or refuse to comply with the constitution and laws of this State, relating to the assessment and collection of taxes, the County Board of Taxation shall thereupon make complaint to the Board of Equalization of Taxes of New Jersey, and the said Board of Equalization of Taxes of New Jersey is hereby given power, upon a proper hearing, after due notice, to dismiss such person and declare his office vacant."

After due notice to the assessors, a hearing upon the charges preferred against them by the County Board was held at Atlantic City, on the 28th day of February, and subsequently counsel for the complainant and the respondents submitted exhaustive briefs upon the facts and the law. Upon a thorough consideration of all the evidence and of the arguments of counsel, the Board has reached the conclusion that the assessors have willfully or intentionally failed, neglected or refused to comply with the constitution and laws of the State relating to the assessment of taxes.

Judgment will therefore be entered dismissing the assessors and declaring their offices vacant.

In the matter of the application of  
Princeton University for a reduction  
of the tax assessment for the  
year 1913 on property situate in  
the Borough of Princeton, County  
of Mercer and State of New Jersey. } MEMORANDUM.

For the petitioner, Edward D. Duffield.  
For the respondent, William C. Vandewater.

BY MR. JESS: This appeal presents two questions for decision. The first is whether the Graduate School of Princeton University was on the 20th day of May last subject to taxation. It is not disputed that the building was at that time in course of construction. It also is conceded that in the following September the building was completed and devoted to the "actual and exclusive" use of a college. Such use clearly entitles it to exemption from taxation under the provisions of section 3, paragraph 4, of the General Tax Act. It is equally clear, however, that at the time the assessment was made which we are now reviewing, the building was merely being put into condition for use as a college, and therefore was not exempt. *Inst. of Holy Angels v. Bender*, 79 N. J. Law 34; affirmed 80 N. J. Law 545. The assessor was obliged, under the law, to assess the building as he found it on May 20th, without regard to its intended use, when completed, for a purpose which would entitle it to exemption. This rule may seem to be anomalous but the power to modify it is lodged exclusively in the Legislature.

The other question to be decided is, what was the market value of the building under consideration, on May 20th? In the circumstances of this case, that question is one of considerable difficulty. The Borough of Princeton was represented at the hearing but made no effort to sustain the assessment. The only evidence before us was produced on behalf of the appellant. This consisted of testimony as to the amount of money expended in the erection of the building up to May 20th, and opinions of experts as to its market value. Cost is not a criterion of value for taxation purposes (*Turnley v. City of Elizabeth*, 68 Atl. 1094). The only other evidence in the case is the judgment of experts that the structure had no market value. The building was erected for a specific purpose with large gifts of money made by wealthy patrons of the University. In style of architecture, in ornamentation, and in its general plan, it embodies the peculiar wishes of those whose generosity made it possible. It would be of little utility for any other purpose than that which it is expressly designed to serve. Moreover, it must be considered apart from the land upon which it stands, since the assessment upon the land is not attacked. In seeking to determine the true or market value of this property, we can take into account, therefore, only this building in course of construction for a single, limited purpose, upon land which the owner probably could not be induced to sell a structure whose design and cost make it commercially unavailable for any use than that of a graduate college, or to any owners other than the university trustees.

In directing the assessment before us to be made, the Mercer County Board of Taxation was influenced by the decision of this Board in the case of *Roman Catholic Diocese of Newark et al. v. City of Newark*. That was a case where an assessment had been levied upon a tract of land in the City of Newark upon which St. Patrick's Cathedral has been under construction for many years. That assessment was made upon the theory that the unfinished building upon the land was not actually and exclusively used for religious worship. Upon the facts and the law the assessment was confirmed. The value of the building was not in controversy. The local assessors recognized the fact that the unfinished structure probably had little market value, and although many thousands of dollars had been expended in its erection, the assessment was placed at the nominal sum of \$10,000.

We are of the opinion that for somewhat similar reasons a nominal assessment will represent the market value of the graduate college. There is absolutely no evidence before us to justify an assessment of \$350,000, except the statement that about \$420,000 had been expended upon the building up to May 20. We therefore find that the unfinished structure in question had, when assessed, a market value of not more than \$25,000 and the assessment should be reduced to that amount.

In the matter of the application of  
the Diocese of Trenton for the  
reduction of the tax assessment for  
the year 1913 on property situate  
in the Township of Lawrence,  
County of Mercer and State of New  
Jersey.

MEMORANDUM.

For the petitioner, Peter Backes.

For the Township of Lawrence, Sackett M. Dickinson.

BY MR. JESS: This is an appeal from the action of the Mercer County Board of Taxation in affirming an assessment for 1913 of \$7,500, levied by the assessor of Lawrence Township upon lands owned by the Diocese of Trenton. The stipulation of facts agreed upon by the parties to the appeal,



and filed as a basis for the decision of this Board, showed that the land in question consists of 56 acres upon which are situated a large brick building known as Morris Hall, a frame dwelling house, a brick and frame farm house and several barns and other outbuildings.

The building known as Morris Hall is used as a home for aged and infirm persons. This is conceded to be a charitable use. The assessment complained of is laid upon the excess above five acres in the tract of land upon which the buildings are erected. The five acres, together with the buildings, have been exempted from taxation under the provisions of article 1, section 3, subdivision 4 of the General Tax Act of 1903. The only question to be decided is whether the entire tract of 56 acres should be exempt or only the building and five acres.

For the reasons upon which we founded our decision in a case which involved another tract of land used in connection with Morris Hall (Report State Board of Equalization of Taxes, 1912, page 34), the assessment under review is affirmed and the appeal dismissed. The ruling of the Supreme Court (Borough of Mountainside v. Board of Equalization of Taxes, 51 Vroom, page 38), followed by us in that case, is determinative of the question presented on this appeal. By that ruling the exemption of the land necessary for the fair use and enjoyment of a building devoted to charitable purposes is limited to five acres.

<p>In the matter of the application of the Town of Montclair in the County of Essex for the reinstatement of the tax assessment for the year 1912 on property situate in the town of Montclair, in the County of Essex and State of New Jersey, assessed to the Montclair Academy—MacVicar Foundation.</p>	}	MEMORANDUM.
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For the petitioner, Robert M. Boyd, Jr.

For the respondent, Lindabury, Depue & Faulks.

BY MR. JESS: This is an appeal by the taxing district of the Town of Montclair from the action of the Essex County Board of Taxation in setting aside an assessment for taxes against the appellee.

The property involved is the buildings and the land whereon the same are erected, situated in the Town of Montclair, owned by the Montclair Academy—MacVicar Foundation, and used for the purposes of a school or academy. The assessment in question was cancelled by the County Board on the ground that the property was exempt under the provisions of the General Tax Act, section 3, subdivision 4, which exempts, among others, all buildings actually and exclusively used for colleges, schools, academies and seminaries, not conducted for profit, and the land whereon the same are situated necessary to the fair use and enjoyment thereof, not exceeding five acres in extent for each.

It is not disputed that the buildings are actually and exclusively used for a school or academy, and that the land occupied by them does not exceed five acres in extent; the only question to be decided is whether the academy is conducted for profit.

The appellee was incorporated in April, 1912, under the act entitled "An act to incorporate associations not for pecuniary profit," approved April 21, 1898. The purpose of the corporation as set forth in its certificate is to conduct a preparatory school or academy for young men. The corporation took over all the property and the business of the academy, which had theretofore been conducted as a commercial enterprise, giving back a purchase money mortgage for \$100,000, and assuming an existing mortgage indebtedness aggrega-

ting \$150,000. So far as appears from the evidence, the change of ownership of the school was not accompanied by any change in the methods or routine of its conduct and management. From this circumstance, the taxing district argues that as a matter of fact there was not such a change in the status as would bring the institution within the exempting provisions of the Tax Act. For the purpose of this case we can deal only with the situation as it existed at the time of the assessment under review. There is no dispute that the school was then owned by a corporation organized under the act providing for the incorporation of associations not for pecuniary profit. While this fact is not conclusive upon the point at issue, it raises a presumption in support of the claim of the appellee. There is nothing in the case to rebut this presumption except the inferences which the appellant seeks to draw from the existence of the large mortgage indebtedness, the advertising for pupils, the payment of considerable tuition fees, by practically all of the pupils, the payment of a salary of \$6,000 to the head master, and salaries of varying amounts to all the other instructors, and the fact before referred to, that in no essential particular does the policy or operation of the school appear to differ from that which characterized it prior to the change in ownership.

That these facts can be consistent with the conduct of the school not for the purpose of profit, is clear in the light of the ruling of the Supreme Court in *Institute of Holy Angels v. Bender*, 50 Vroom 34. In that case, the Court held that "it is not enough that a profit should be made; the school must be conducted for the purpose of making a profit, i. e., as a commercial enterprise, in order to be deprived of its exemption."

The test then is whether the school in question is conducted as a commercial enterprise. It may be said in this case as it was in the case cited, that an examination of the act under which the academy is incorporated shows that the Legislature did not contemplate that corporations under that act should be commercial enterprises. There is no provision for capital stock, nor for distribution of profits.

It must be inferred of course that the income of the appellee from tuition fees will exceed the operating expenses, since the corporation will be required to earn considerable sums to provide for the principal and interest of its mortgage debt. Such income, however, does not constitute a profit in the commercial sense of the word. Even, however, if it be considered as profit, the institution would still come within the tax exempting provision, unless it were shown that the purpose of the enterprise was to make such profit. This the appellant failed to do.

We are therefore obliged to dismiss the appeal, and affirm the decision of the Essex County Board of Taxation.

In the matter of the application of  
Mount Holly Lodge No. 848, Be-  
nevolent and Protective Order of  
Elks, for the reduction of the tax  
assessment for the year 1913, on  
property situate in the Township of  
Northampton, County of Burlington  
and State of New Jersey.

MEMORANDUM.

For the petitioner, John G. Horner.  
For the respondent, V. C. Palmer.

BY MR. JESS: The facts agreed upon in this case are as follows:

"The appellant is a regularly organized incorporated subordinate branch of the order known as the 'Benevolent and Protective Order of Elks.' At Mount Holly, Northampton Township, County of Burlington, New Jersey, it owns a property comprising the following:

"(a) The Elks' Home, consisting of a two and one-half story brick dwelling, together with household furnishings, which is wholly controlled by appellant and is used by the members of appellant lodge and an occasional visiting member of the order; the same is supported and maintained by the dues of the members of the lodge;

"(b) An office building and lot whereon the same stands, which office building is rented for law offices;

"(c) A stable and lot in the rear, which is rented.

"That the property was assessed as a whole, land \$7,000.00, personal property \$500.00.

"The appellant is perfectly willing to pay taxes as against premises b and c; that the fair value, in accordance with the assessment, of the three parts of this property, would be (a) \$5,700.00; (b) \$1,400.00; (c) \$400.00.

"That the general objects of the Benevolent and Protective Order of Elks, as stated in the constitution, are; To inculcate the principles of charity, justice, brotherly love and fidelity; to promote the welfare and enhance the happiness of its members; to quicken the spirit of American patriotism; to cultivate good fellowship, and to perpetuate itself as a fraternal organization.

"That the objects of Mount Holly Lodge, in addition to and supplementing the foregoing, as expressed in the certificate of incorporation, briefly, are; to aid and protect its members and their families; to practice charity towards all mankind, and to promote friendship and social intercourse among its members.

"That the lodge pays no direct sick or death benefits to its members; that the lodge dispenses charity to its members and their families and dependents whenever needed, and also charity in helping poor, sick and distressed persons, from time to time, in Mount Holly and vicinity. The lodge also has on different occasions looked after and aided neglected or wayward children (not children of members), to the end that these children became regular attendants at school and religious worship, and started them to become good citizens—in a word—aided in the 'Big Brother Movement.'

"That the said Elks Home or Club is used exclusively for the social intercourse of its members, and is furnished with reading and writing rooms, pool and billiard rooms, dining room and kitchen; that liquor is there sold to members under a license duly granted by the Court of Common Pleas of the County of Burlington.

"That in addition to the every-day use of said club by its members for social purposes, the club occasionally holds what are known as 'Social Sessions' which consist of entertainments and refreshments furnished to the members and their wives."

The question to be decided is whether certain property of the appellant is exempt from taxation by virtue of section 3, subdivision 4 of the General Tax Act, as amended by chapter 278, laws of 1913. This section exempts, inter alia, "all buildings actually used for colleges, schools, academies, seminaries, associations and corporations organized exclusively for the moral and mental improvement of men or women, or for religious, charitable, benevolent or hospital purposes, or for one or more such purposes, not conducted for profit; \* \* \* the land whereon the same are situated necessary to the fair use and enjoyment thereof, not exceeding five acres in extent for each; the furniture thereof and personal property used therein, and the endowment or fund held exclusively for the charitable, benevolent or religious purposes of the corporation owning such building."

The appellant claims that its property is within the purview of the provisions of the statute we have quoted. The amendment thus relied on strikes out the words "and exclusively" between "actually" and "used" and inserts the words "association and corporations organized exclusively for the moral and mental improvement of men or women, or for religious, charitable, benevolent or hospital purposes, or for one or more such purposes." The words "not conducted for profit", which formerly applied only to colleges, schools, academe-

mies and seminaries, are now so placed in the act that they apply to all buildings used for the purposes enumerated in the amendatory language.

It is manifest that the Legislature intended by this change in the law to enlarge the class of tax-exempt property. In determining whether the property in question is within the enlarged class we are bound by the well-settled rule that statutes granting immunity from taxation must be construed most strictly against the grantee, and can never be permitted to extend in scope beyond what the terms of the concession clearly require (*Sisters of Charity of St. Elizabeth v. Corey*, 65 Atl. 500). Applying this rule to the case under consideration, we cannot allow the exemption claimed unless the claimant's property is clearly within the scope of the statute.

To entitle this property to exemption it must be conclusively established either that (a) it is used for an association or corporation organized exclusively for the moral and mental improvement of men or women, that (b) it is used for religious, charitable, benevolent or hospital purposes, or that (c) it is used for an association or corporation organized exclusively for religious, charitable, benevolent or hospital purposes, or for one or more such purposes.

It will be noted that the statute still makes the use of the building an essential test for exemption. It was not the ownership nor the purpose for which it was erected that gave to a building immunity from taxation under section 4 of the Tax Act as it stood prior to 1913. (*Cooper Hospital v. City of Camden*, 54 Atl. 419; *Institute of Holy Angels v. Borough of Fort Lee*, 77 Atl. 1035.) The amendment of 1913 does not dispense with this requirement. A building may be owned by a church or a school, a hospital or a charitable institution, and still be taxable. The question is not who owns it, but does it possess characteristics or is it used for purposes which the Legislature has decreed shall confer upon it freedom from the tax burden? It has long since been settled in this State that a classification of property for exemption according to some characteristics possessed by its owners, or arising from some status acquired by them, or connected with their conduct, past, present or future, conflicts with the constitutional mandate that "property shall be assessed for taxes under general laws and by uniform rules." (*Tippett v. McGrath*, 56 Atl. 134; affirmed, 59 Atl. 1118.)

How does the property involved in this appeal meet the test of usage? Is it used for an association or corporation organized exclusively for the mental and moral improvement of men or women? The appellant does not claim to be such an association or corporation. Is the building used for religious, charitable, benevolent or hospital purposes, or one or more such purposes? The agreed state of facts does not establish such a use. It shows clearly and conclusively that the property is used as a club house, or as a place of resort for social intercourse and relaxation for the members of the organization that owns it. This organization undoubtedly is benevolent as to some of its objects and practices, but it is not exclusively so. This brings us to the question discussed at the hearing of this appeal, as to what classes of property the word "exclusively" is intended to apply in the amendatory act. The language is susceptible of two constructions. One of these is that all buildings actually used for \* \* \* associations and corporations organized exclusively for the moral and mental improvement of men or women, or organized exclusively for religious, charitable, benevolent or hospital purposes, not conducted for profit, shall be exempt. The other construction would give the following interpretation to the language of the act: all buildings \* \* \* actually used for religious, charitable, benevolent and hospital purposes, not conducted for profit shall be exempt.

It is not necessary to determine which of these constructions is the correct one, since the appellant fails to meet the requirements of either. It is not organized exclusively for religious, charitable, benevolent or hospital purposes, nor is its building actually used for one or more such purposes. As already pointed out, its building is used for purposes distinct from such charitable or benevolent objects as the organization may have in view. The building is not an integral or essential part of any of its schemes of charity or benevolence.

There is nothing in the uses or characteristics of the building which brings it within the classification made by the Legislature for exemption from taxation.

We are materially aided in determining the proper construction to be placed upon the Legislative language relied on in this case by the concluding sentence of the amended section of the Tax Act. This reads as follows:

"The exemption described in this paragraph of a building and land used for charitable, benevolent or religious purposes shall extend to cases where the said building and the charitable, benevolent or religious work therein carried on is supported partly by fees and charges received from or on behalf of beneficiaries using or occupying the said building provided the building is wholly controlled and the entire income therefrom is used for said charitable, benevolent or religious purposes."

The references in this provision of the statute to the building, and the "charitable, benevolent or religious work therein carried on," and to the "beneficiaries using or occupying the said building" seem clearly to support the conclusions we have reached.

The appeal therefore is dismissed and the assessment affirmed.

In the matter of the application of  
American Star Lodge, I. O. O. F.  
No. 148, for the reduction of the  
tax assessment for the year 1913  
on property situate in the City of  
Atlantic City, County of Atlantic  
and State of New Jersey.

#### MEMORANDUM.

For the petitioner, William M. Clevenger.  
For the respondent, Theo. W. Schimpf.

**BY THE BOARD:** This is an appeal from the action of the Atlantic County Board of Taxation in refusing to cancel an assessment for taxes upon the land and building of American Star Lodge, I. O. O. F. No. 148, situated in Atlantic City. The petitioner and respondent agreed to submit the question to be decided by this Board upon the statement of facts incorporated in the memorandum filed by the Atlantic County Board of Taxation. This statement is as follows:

"Petitioner was duly incorporated on December 1, 1892, under the provisions of an act entitled 'An act to incorporate benevolent and charitable associations', approved April 9, 1875. The objects of the association as expressed in its certificate of incorporation being as follows: 'The sole and exclusive object of the said incorporation is the relief of such of the members thereof as shall by sickness, casualty or other cause be rendered incapable of attending to their occupation or calling.'

"The constitution and by-laws, among other things, prescribes the conditions under which members shall be entitled to sick and death benefits.

"It is admitted that petitioner has a fee simple title to the property the taxation of which is the subject of this appeal.

"The property of petitioner is designated on the tax map of Atlantic City as Lot No. 5 in Block No. 28, and consists of a lot 43 feet in front by 124.25 feet in depth upon which there is erected a three story brick structure, in which there is contained personal property, the total valuation of all which is placed by the Board of Assessors at \$19,150.

"The building contains five lodge rooms, a reading room and a hall or assembly room.

"Petitioner occupies one of the lodge rooms on Saturday night of each week for the purpose of conferring degrees, transacting its business and such other things as are incident to the association; the room is rented for the remainder

of the week to other lodges and organizations (similar in character to petitioner) and is occupied by one of them each night.

"The other lodge rooms are rented to various other lodges and organizations (similar in character to petitioner) and occupied by one of them each night. The hall or assembly room is rented one night each week to military organization and on the other remaining nights to such persons or corporations as apply therefor; the rents collected for the year 1912 amounted to \$2,975.13, and for eleven months of the year 1913, November 30, \$2,294.33.

"The reading room is for the sole use of the members of petitioner's association.

"The funds derived from the dues of members, rents, &c., are applied to the payment of fixed charges upon the property, sick and death benefits, donations to the orphans of deceased members, donations to living members in financial distress, salaries of officers, upkeep and improvement of the property, building associations dues, donations to religious and charitable organizations and proper expenses of the association; the application of which said funds does not seem to be repugnant to that of benevolence or charity."

The property claimed to be exempt is not within the purview of section 4 of the General Tax Act, as amended by chapter 278, laws of 1913, as construed by the Board in the case of Mount Holly Lodge No. 848, B. P. O. E. v. Northampton Township.

The appeal is therefore dismissed and the assessment affirmed.

In the matter of the application of Paterson Lodge No. 60, B. P. O. E., for the exemption of the tax assess- ment for the year 1913 on property situate in the City of Paterson, County of Passaic and State of New Jersey.	}	MEMORANDUM.
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For the petitioner, Albin Smith.

For the respondent, Randal B. Lewis.

**BY THE BOARD:** The parties hereto, by their respective attorneys, agreed upon the following facts as a statement of the case:

"This appeal is taken from an assessment made on a plot of ground 50 feet front by 100 feet deep, known as 149-151 Ellison street, Paterson, N. J., and the assessment on the building erected thereon, owned by appellant, and used as an Elks Club House.

"The building is three stories high with basement. The basement contains bowling alleys, pool and billiard tables and shuffleboard, for the exclusive use of members. On the main floor is a lounging room, reading room, club bar, and a room 40 feet by 40 feet used as a dining room and as an entertainment room. On the middle floor is a library and private dining room and the lodge meeting room. On the top floor are bedrooms for members.

"There is no rental or other outside income received from the building. It is used entirely as a club house for members of Paterson Lodge No. 60 of the Benevolent and Protective Order of Elks, which is a corporation organized under the laws of the State of New Jersey not for pecuniary profit."

For the reasons set forth in the memorandum filed in the case of Mount Holly Lodge No. 848, B. P. O. E. v. Northampton Township, the appeal is dismissed and the assessment affirmed.

In the matter of the application of Washington Camp No. 23, of the State of New Jersey, Patriotic Order Sons of America, for the reduction of the tax assessment for the year 1913 on property situate in the Township of Palmyra, County of Burlington and State of New Jersey.

## MEMORANDUM.

For the petitioner, John G. Horner.  
For the respondent, Arnold J. Bechenbach.

BY THE BOARD: The agreed state of facts upon which the question involved in this appeal was submitted to the Board for decision is as follows:

"The appellant is a fraternal benevolent society and is a local or subordinate branch of the State Camp of New Jersey Patriotic Order Sons of America, which State Camp is in turn subordinate to the National Camp Patriotic Order Sons of America. The National and State Camps exercise general supervision over the subordinates, or local camps, as to ritualistic proceedings, &c., but have no say with respect to their business dealings, finances or property. The appellant is incorporated under the act for incorporating not for pecuniary profit.

"The property in question consists of a three story brick building, with furniture and fixtures. The first floor is rented out as stores; the second floor contains an assembly hall used by the appellant for public meeting purposes, and is occasionally rented out to other parties; the third floor contains the lodge room in which the secret sessions of the appellant are held, it is also rented out for other lodge meetings.

"The funds of the society are used exclusively for the payment of sick benefits to members, and upon death of members, payment to their wives or dependents. The hall, or property in question, was purchased from the funds of the society. The appellant gets its funds by weekly dues from the members. The property is wholly controlled by the appellant. All of the proceeds from the hall, by way of rental from outside parties, goes into the treasury of the appellant, which funds are used for sick and death benefits. Aside from the sick and death benefits paid to members, their wives and dependents, there is no financial profit to the members. The appellant conducts no business for a profit. The appellant, in addition to its obligations to the members, by way of sick and death benefits, from time to time dispenses charity among the families of deceased members who are in distress."

In view of the conclusion reached by this Board in Mount Holly Lodge No. 848, B. P. O. E. v. Northampton Township, as to the intent and scope of chapter 278, laws of 1913, which is the act relied upon by the appellant, we find that the property here involved is not entitled to the exemption claimed. The action of the Burlington County Board of Taxation in sustaining the assessment therefore is affirmed, and the appeal dismissed.

In the matter of the application of  
the Masonic Association of Passaic,  
New Jersey, for the setting aside of  
the tax assessment for the year  
1913 on property situate in the  
City of Passaic, County of Passaic  
and State of New Jersey. } MEMORANDUM.

For the petitioner, Edward T. Moore.  
For the respondent, Albert O. Miller.

BY THE BOARD: This is an appeal from the action of the Passaic County Board of Taxation in affirming an assessment upon the property of the appellant. This property is claimed to be exempt from taxation under the provisions of chapter 278 of the laws of 1913, which amends section 3, subdivision 4 of the General Tax Act of 1903.

The building in question is owned by an association of members of the Masonic fraternity, incorporated under the act to incorporate associations not for pecuniary profit. The object of the association as set forth in its charter is to "establish and maintain a building for the use, benefit and occupancy of the several orders of Masonry, situate within the Masonic jurisdiction of Passaic, New Jersey, and for sociability among its members, and for recreative and intellectual purposes." The association is empowered by its certificate of incorporation to "take and hold by lease, gift, purchase, grant, devise or bequest, any property, real or personal, for the objects of the corporation, borrow money for the purposes of the corporation and issue bonds therefor, and to secure the same by mortgage."

The petitioner is not within the scope of the exempting provisions of the Tax Act as construed by this Board in the case of Mount Holly Lodge No. 848, B. P. O. E. v. Northampton Township. We are therefore obliged to dismiss the appeal and affirm the assessment.

In the matter of the application of  
St. Joseph's Church for the reduction  
of the tax assessment for the  
year 1913 on property situate in  
the Town of West Hoboken, County  
of Hudson and State of New Jersey. } MEMORANDUM.

For the petitioner, Norbert Rieman.  
For the respondent, George J. McEwan.

BY MR. JESS: This matter comes before the Board upon the following stipulation of facts:

"This is an appeal from a decision of the County Board of Assessors of the County of Hudson, affirming without prejudice, a tax levied by the Board of Assessors of the Town of West Hoboken on property known as Lot fourteen (14) Block seventy (70) on the Official Assessment Map of the Town of West Hoboken, situate on the northwest corner of Traphagen street and Central avenue, West Hoboken.

"This property is owned by the St. Joseph's Roman Catholic Church and School. The school is a free school and is not conducted for profit. The property in question is situated directly across the street from the church and school and is used exclusively for a playground and assembling place for the children of the school. Surrounding the land is a fence, which is neces-



sary for the proper enjoyment of the land. The outside of the fence facing the streets is used as a billboard and an income is derived from its use. This income is used by the church and school for its charitable purposes.

"This land was assessed for \$3,800 in 1913 and a tax of \$64.03 was levied against it.

"The church and school contend that this land is absolutely necessary for the fair use and enjoyment of the school."

The land in question is not exempt from taxation. Section 4 of the General Tax Act in no case exempts land from taxation except as it may be the situs of and necessary to the fair use and enjoyment of buildings whose devotion to certain designated purposes entitles them to exemption. The use of a building is the test for exemption and when that test has been met the exemption of the land whereon the building is situate and which may be necessary to its fair use and enjoyment automatically follows.

A somewhat similar question to that raised on this appeal was disposed of by the Supreme Court in *Trustees of Stevens' Institute of Technology v. Bowes, Collector of Taxes, et al.*, 73 Atl. 38. In that case Mr. Justice Parker, speaking for the Court, said: "The exemption conferred is of land both necessary to the fair use and enjoyment of the buildings, and 'whereon the same are situated.' It cannot be said that the buildings on the main block are 'situated' on land in another block, which was acquired long after they were erected; nor do we think that the general athletic needs of students at an institution of learning make a neighboring athletic field necessary to the fair use and enjoyment of the buildings."

The land affected by the assessment under review has no building situated upon it and is separated by a street from the school, whose students use is as a playground. It fails therefore to meet the requirements of the statute for exemption and the assessment must be affirmed.

In the matter of the appeal by the Mayor and Common Council of the City of Newark from the judgment of the Essex County Board of Tax- ation, reducing the tax assessment for the year 1913 on property of Young Women's Christian Associa- tion, situate in the Taxing District of Newark, Essex County.	}	MEMORANDUM.
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For the petitioner, Frank E. Bradner.  
 For the respondent, McCarter & English.

BY MR. JESS: The property involved in this appeal is situated at Nos. 562-564 Broad street in the City of Newark and is owned by the Young Women's Christian Association of that city. It is used about six months of the year as a lodging place for indigent young women. Those who are able to pay anything for their accommodations are charged a nominal fee, while those who are unable to pay are provided for without charge. We find from the evidence that the building is used exclusively for purposes considered charitable under the common law and was so used at the time of the assessment now under review.

While this building is subsidiary to the principal structure used by the petitioner in carrying forward its charitable work, which structure is located in another part of the taxing district, the case, in our opinion, comes within the rule laid down by the Supreme Court in *Borough of Mountainside v. Board of Equalization of Taxes of New Jersey*, 80 Atl. 488.

We therefore affirm the action of the Essex County Board of Taxation in cancelling the assessment under review.

In the matter of the appeal of the  
 Central Presbyterian Church of  
 Montclair from the assessment of  
 property in the Town of Montclair,  
 County of Essex, for the year 1913. } MEMORANDUM.

For the petitioner, Edward B. & Philip Goodell.  
 For the respondent, Robert M. Boyd, Jr.

BY MR. JESS: This appeal was submitted to the Board upon the following stipulation of facts:

"First: The property assessed by the Montclair authorities and from which this appeal is taken is a portion of the land devised by Nathaniel H. Baldwin to the West Bloomfield Presbyterian Church, by his will admitted to probate by the surrogate of Essex County in 1841. The devise was in the following language:

"Third: I give to the Trustees of the West Bloomfield Presbyterian Society and to their successors in office my lot of land between the turnpike and Old Road in the center of the village, upon the condition of its never being sold or alienated by them in any way or form, but that it be employed in all future times, yearly and every year, for the support of the gospel in said Presbyterian Society."

"Second: The appellant is the successor in title to the West Bloomfield Presbyterian Society.

"Third: The appellant is a Presbyterian Church in the Town of Montclair, which was formerly a portion of the Town of Bloomfield and was known as West Bloomfield. The appellant was formed by a consolidation of the said West Bloomfield Church with another Presbyterian Church.

"Fourth: The land in question is a vacant lot and is not a part of the land on which the Church is erected, nor is it a part of the parsonage lands.

"Fifth: The said lot was assessed for the year 1913 at the sum of \$9,300, the amount of the tax was \$182.28 and has not been paid. An appeal was duly taken to the Essex County Board of Taxation and the said appeal was dismissed.

"Sixth: Notwithstanding the terms of said devise, portions of the lands embraced therein have been alienated by the said church and it is conceded that good title can be given to a purchaser for value. Dated March 18, 1914."

Exemption from taxation is claimed by the petitioner under the provisions of paragraph 4, section 3. of the General Tax Act of 1903, as amended by chapter 278, laws of 1913. The amendment relied upon exempts "all endowments and funds held and administered exclusively for charitable, benevolent, religious or hospital purposes within this State, however such endowments and funds may be invested."

The first question to be decided is whether the land involved in the assessment under review is an endowment within the meaning of the Tax Act. The answer to this question is found in *Krollman v. Nevin*, 38 N. J. Law 574, and *State v. Lyon*, 3 Vroom 360, in which cases it was held that real estate was not an endowment. The petitioner contends, however, that the amendment of 1913 changes the law in this respect. We are unable so to construe it. The language "however such endowments and funds may be invested," certainly does not aptly express an intention to exempt real property which is itself the subject of a charitable devise.

The argument that unless that was the purpose which the Legislature sought to accomplish by the amendment, it could have had no purpose, is not well founded. The amendment not only deals with the class of property to be exempted, but it also extends the tax-exempting purposes for which such property may be used, by adding to charitable "benevolent, religious or hospital uses." Surely this is a material change in the law as it stood prior to the amendment.

Moreover, while it is not necessary in this case to decide, it may readily be inferred that the Legislature by the phraseology quoted intended to exempt not only endowments and funds for charitable uses, but also property representing an investment of such endowments and funds by the beneficiary. In view of the rule that statutes exempting from taxation must be construed strictly we should have very great difficulty in finding in the amendatory act of 1913 any legislative intent to include in the classification "endowments and funds" a devise of real estate.

Even, however, if the property in question should be held to be an endowment, it fails to meet the express condition of the statute that, to be entitled to exemption, it must be held and administered exclusively for charitable, benevolent, religious or hospital purposes. There is nothing in the evidence before us to show any administration, exclusive or otherwise.

For the reasons stated, the action of the Essex County Board of Taxation in sustaining the assessment is affirmed.

In the matter of the application of Mount Pleasant Cemetery Company of Newark for the reduction of the tax assessment for the year 1913 on property situate in the City of Newark, County of Essex and State of New Jersey.	}	MEMORANDUM.
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For the petitioner, Henry H. Dawson,  
 For the respondent, Frank E. Bradner.

BY MR. JESS: The City of Newark assessed about six acres of land owned by Mount Pleasant Cemetery Company, for taxes for the year 1913. On appeal to the Essex County Board of Taxation the assessment was sustained, and the matter now comes before us for review.

The land sought to be taxed is a portion of premises conveyed to the Cemetery Company by the State of New Jersey through the Riparian Commission. It lies between the high water mark and the dock line of the Passaic River. It is not now and never has been a part of the upland. It is about 1,500 feet in length by about 400 feet at its widest, and between 100 and 200 feet in width at its narrowest portion. It is separated from the original tract of the Cemetery Company by the tracks of the Erie Railroad Company. It is submerged by very high tides except as to a small part of the tract which has been filled in. This filling in, which is necessary to make the land available for any use as such, has been going on intermittently since the land was acquired by the Cemetery Company in 1881. There is no question that none of the land, except perhaps the filled in portion could have been used for interments at the time of the assessment complained of, and it is also equally certain that the filled in portion would not have been used for that purpose. A visit to the cemetery and an inspection of the land in question by members of this Board disclosed physical conditions which are absolutely inconsistent with the obvious spirit and purpose of section 3, subdivision 6 of the General Tax Act, which exempts: "Graveyards not exceeding ten acres of ground, cemeteries and buildings for cemetery use erected thereon."

A cemetery is "A place or area of ground set apart for the burial of the dead." A. & E. Enc. of Law. 2d ed., vol. 5, p. 781. The land in question has not been set apart for that purpose. It could not at the date of the assessment have been used for that purpose, without violating section 22 of the Cemetery Act, Compiled Statutes, vol. 1, p. 379. It is at least a question whether this land can in the future be used for that purpose without the consent of the Common Council of Newark and the Board of Health, in

compliance with the requirements of section 27 of the same act. Compiled Statutes, vol. 1, p. 380.

We do not regard the case of *Hoboken v. North Bergen*, 14 Vr. 146, cited in the appellant's brief as authority for the exemption of the land here sought to be taxed. In that case the land exempted was not actually used for the purposes of burial, but was part of a cemetery tract of 17 acres, declared exempt from taxation by a special act, and might have been used for interment at the time of the assessment. What we have already said indicates clearly, we think, the conditions which differentiate this appeal from the North Bergen case.

We need not consider the appellant's contention for exemption under the provisions of the general act concerning cemeteries, since the General Tax Act of 1903 repeals all exemptions except those expressly allowed by that act, as far as the Legislature had power to do so. *Hanover Twp. v. Camp Meeting Ass'n*, 68 Atl. 753.

This brings us to the claim of the appellant that it has an irrevocable contract with the State conferring upon its property immunity from taxation.

The Cemetery Company was incorporated by an act of the Legislature approved January 24, 1844. Section 6 of that act provided: "That the premises, burial lots, vaults, monuments and other fixtures of said cemetery, shall not be subject to any assessment, taxes or fines, unless otherwise directed by the Board of Chosen Freeholders of the County of Essex." In June, 1891, the Essex County Board of Freeholders ordered by resolution that the Cemetery Company should thereafter be subject to taxes and assessments. By a supplement to the act of 1841, approved February 9, 1861, it was provided that the property, assets and effects of the company, which had accrued or might accrue or be derived from the sale of lots in the cemetery, should be exempt from taxation. This supplement did not contain the limitation found in the original act, that the freedom from taxation should continue unless otherwise ordered by the Essex County Board of Freeholders. As the land involved in this appeal was purchased with proceeds of the sale of lots, the appellant contends that it comes within the purview of the supplementary act above recited. It is further argued that as to this property, the express exemption is unconditional, and therefore cannot be affected by any action or order of the Essex County Board of Freeholders. While in our opinion the supplementary act becomes a part of the original statute, and must be construed with reference to all the consistent parts and provisions of that statute (*Farrell v. The State*, 54 N. J. Law 421, and *Rahway Savings Trust v. Rahway*, 53 N. J. Law 51), we find another insuperable objection to giving to the supplement the effect claimed for it by the petitioner. This supplement was enacted after the Legislature had, in 1846, passed an act providing that the charter of every corporation thereafter granted should be subject to alteration, suspension and repeal, in the discretion of the Legislature. The constitutional amendments of 1875 provided, *inter alia*, that "property shall be assessed for taxes under general laws, and by uniform rules, according to its true value." Since that amendment was adopted there can be no exemption of property from taxation by force of special or local statutes, except in the case of irrepealable contracts. As already pointed out, the General Tax Act must be looked to as the sole legislative authority for tax exemption. We are wholly unable to construe the supplement to the appellant company's charter, as a contract beyond the power of the Legislature to abrogate. The special immunity from taxation granted by this supplement was in our judgment a mere gratuity, a concession without consideration, which has since been revoked.

The conclusions here reached are based upon similar reasoning and the same authorities relied upon in the case of *Seton Hall College v. Village of South Orange*, in which the Supreme Court filed a memorandum that is given in full in the report of this Board for 1913, page 58.

The appeal is therefore dismissed and the assessment affirmed.

In the matter of the application of  
 Roman Catholic Diocese of New-  
 ark for the cancellation of the tax  
 assessment for the year 1913, on  
 property situate in the Borough of  
 North Arlington, County of Ber-  
 gen and State of New Jersey. } MEMORANDUM.

For the petitioner, William J. Kearns.  
 For the respondent, Addison Ely.

BY MR. JESS: This is an appeal from an assessment of \$60,000 upon 200 acres of land situate in the Borough of North Arlington, in Bergen County. The owner of the land is the Roman Catholic Diocese of Newark. The appellant contends that the land was acquired for ultimate use as a cemetery and is being put into condition for such use. The property consists of two tracts, one of about 125 acres, comprised in the original purchase in 1907, and the other of about 75 acres, acquired in 1909. The assessment under review covers all of this land with the exception of about three-fourths of an acre which was exempted, apparently on the theory that any portion of the land actually occupied by graves could not be subjected to taxation. One plot of the land involved, 50 feet by 100 feet, another 30 feet by 35 feet, and another, not described or located, are said to contain graves. One witness for the Borough placed the number of these at 95, while the appellant's testimony showed that 188 interments had been made. The bulk of these actually took place several years ago, and it was definitely testified that only 8 were made in 1912.

The General Tax Act, section 3, paragraph 6, exempts "graveyards not exceeding ten acres of ground, cemeteries and buildings for cemetery use erected thereon."

The question to be decided is whether the land for which exemption is claimed is a cemetery within the meaning of the tax act.

To come within the contemplation of this act, according to our view, a cemetery is a place set apart and used for the burial of the dead by a corporation authorized to own and conduct a cemetery in a location consented to and approved in the manner prescribed by law. The appellant undoubtedly intends to devote the land in question to cemetery use. That it has not yet been devoted to that use is equally clear. A purchase of land for cemetery purposes, even when followed by the preparation of such land for that use, is not in our opinion sufficient to entitle it to exemption from taxation. The test is not whether by a liberal construction of the law we can grant immunity from taxation, but whether by a strict construction the property affected comes plainly within the exempting provisions of the statute. In this case we are asked to set aside an assessment of \$60,000 on 200 acres of land. This is almost one-fifth of the total area of the taxing district, and represents more than one-thirteenth of its total valuation. While this fact is in no sense determinative of the question to be decided, it is important as indicating the necessity for strictly applying the rule that every doubt shall be resolved in favor of the validity of the tax.

It is manifest from the testimony that at the time of the assessment complained of the land involved was not used as a cemetery. Father Ryan, who is in charge of the property, testified that in 1913 "it was then of course almost completed, the construction of this rough land and the cemetery land."  
 \* \* \* The contractors had not handed it to us formally, but they tell us their work is finished, and we are inspecting it and seeing that everything is done properly, and we will bury bodies there—more of them in the future than we have in the past, I suppose."

Single graves have been sold, but no lots or plots have been disposed of, and prices have not been fixed upon them. The evidence satisfies us that at

the time of the assessment under review the land was being prepared for, but was not in use as a cemetery. The interments that had taken place were not, in our judgment, sufficient in themselves to give to the entire tract of more than 200 acres of land the cemetery qualification required by the Tax Act.

A further test which must be applied in accordance with our definition of a cemetery is whether the land in question is owned by a corporation organized under the Cemetery Act. The land was acquired originally by the Roman Catholic Diocese of Newark under the act to incorporate associations not for pecuniary profit. The appellant again incorporated in 1908 under chapter 165, laws of 1908, entitled "A supplement to an act entitled 'An act to incorporate trustees of religious societies.'" A consent as provided in section 8 of this supplement was executed for the purpose of transferring all property and franchises of the old corporation to the new. Section 3 of this supplement prescribes the rights and powers of the corporation, among which is the right to acquire and use "cemeteries or burying places and any lands, tenements and hereditaments suitable for any or all of said purposes." In 1909 the corporation passed a resolution to take advantage of chapter 271, laws of 1909, to enlarge its land holdings by the addition thereto of about 75 acres.

The Legislature has passed a specific act authorizing the incorporation of cemetery associations and regulating cemeteries. C. S., vol. 1, p. 372. It would appear to be the legislative policy that associations purposing to engage in a cemetery business should be incorporated under this act, and be subject to its provisions intended to safeguard the public interest. The decided trend of judicial decisions in New Jersey supports this view. *Richards v. Dover*, 32 Vr. 400; *Domestic Telegraph and Telephone Company v. Newark*, 20 Vr. 344; *Montclair Military Academy v. Assessors*, 35 Vr. 516. Certainly, there can be no doubt that the act cited is applicable to all cemeteries so far as its regulative provisions are concerned. One of these provisions is that it shall not be lawful to locate any new cemetery or burying ground or to enlarge any cemetery or burying ground without the consent and approval of the governing board or body and board of health of the municipality in which it is proposed to locate or enlarge such cemetery. The decision of the local body is subject to appeal to the State Board of Health and to the Supreme Court. There can be no question that this requirement is a condition precedent to the location of a new or the enlargement of an existing cemetery. It follows therefore that as to any particular tract of land for which exemption from taxation is sought on the ground that it is a cemetery, an essential inquiry is whether the requisite statutory consent has been given to the use of such land for cemetery purposes. In order that it may enjoy immunity from the common tax burden a cemetery must be not only a place set apart for the burial of the dead, but it must be a place whose location has been consented to and approved by the agents of the State designated by the Legislature for that purpose. The appellant contends that the statutory consent and approval were granted as to the land in question. The minutes of the Borough Council of the Borough of North Arlington and of the local Board of Health were produced in evidence in support of this claim. These minutes show that at a meeting of the Borough Council held on December 16th, 1908, "the ordinance of the Roman Catholic Diocese" was passed. Neither the title of the ordinance nor any of its provisions are set forth. The minutes also show that at the same meeting an ordinance was adopted "to execute agreement with the Diocese and to provide for sidewalk and sewer." The minutes of the Borough Board of Health also show the passage of ordinances granting the board's consent and approval to the location of the proposed cemetery and to the execution of an agreement providing for the construction of a sewer and sidewalks. The agreement referred to in the minutes has not been produced before this Board, but from statements made at the hearing we gathered the impression that it was in the nature of an inducement to the passage of the ordinance. We do not see how any such

agreement could affect the question raised on this appeal. There was also a failure, however, to produce the ordinance mentioned in the minutes. This it seems to us is fatal to the case of the appellant. In *Schinkel et al. v. Mayor and Council of the Borough of Fairview* (69 Atl. 313) the Supreme Court held that the granting of consent by the council of a borough to the location of a cemetery, must be by ordinance. In the case under review we are unable to find from the evidence that this requirement was complied with. It is true that the minutes of council show that an ordinance was passed by that body, but the ordinance itself does not appear in the minutes. Moreover, the passage of an ordinance by council is only one of the essentials to its validity. The Borough Act requires that before it shall have the force and effect of a municipal enactment it must be presented to the Mayor for his action within five days after its passage. He may either approve and sign it, or, if he disapproves, return it to council with his objections thereto in writing. The council may then by a two-thirds vote pass the ordinance over his veto. If the Mayor fails to return the ordinance within five days after he receives it, it takes effect in like manner as if he had signed it. Laws of 1897, page 285, section 27.

It is well settled that a literal compliance with this provision of the statute is requisite to the validity of an ordinance.—*The State v. Newark*, 25 N. J. Law 399; *The State v. Jersey City*, 30 N. J. Law 148; *Hendrickson v. Borough of Point Pleasant*, 60 N. J. Law 535.

The conclusion we reach upon this point is not based upon any question which might be raised as to the regularity of the proceedings of the Borough Council, but is founded upon the failure to produce or prove the existence of an ordinance essential to the establishment of a cemetery. It is denied by the appellee that any such ordinance exists.

As to the enlargement of the appellant's holdings in 1909 by the addition of a 75-acre tract of land, there is no pretence of any consent thereto and approval thereof by the governing body and local board of health. This addition was made under chapter 271, laws of 1909, which requires the filing of a map of the additional lands acquired in the offices of the clerk of the municipality, its board of health and of the State Board of Health, as maps of newly-located cemeteries or burying grounds are required to be filed. This act does not in terms amend or supplement the Cemetery Act, but is an independent statute entitled "An act concerning cemeteries." It repeals inconsistent legislation, but in our opinion does not thereby abrogate the requirement of the earlier statute that the location or enlargement of a cemetery must be consented to and approved by the designated bodies. If this view be correct, then the 75-acre plot would be taxable, even though the original tract of 125 acres were entitled to exemption. For the reasons we have set forth, however, the assessment upon the entire area should stand. The appeal therefore is dismissed.

<p>In the matter of the application of the Long Dock Company, a corporation, for the cancellation of the tax assessment for the year 1913 on property situate in the City of Jersey City, County of Hudson and State of New Jersey.</p>	}	MEMORANDUM.
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For the petitioner, Collins & Corbin.  
For the respondent, John Bentley.

BY MR. JESS: This is an appeal from an assessment levied by Jersey City upon a lot described as "Block 16, Lot New B-1, excess land increased pier line, order Secretary of War, May 1913, 40,500 square feet, at a valua-

tion of \$50,600." The land in question lies under the waters of the Hudson River and is between the old pier line and the new pier line as established in March, 1913. The right to the use and enjoyment of this land is derived from an act of the Legislature (P. L. 1856, p. 67). Section 7 of that act gives to the Long Dock Company the right to improve all lands, and lands lying under water that shall be purchased or held by them, and the right to fill up, occupy, possess and enjoy "as their own property all lands covered with water which they may hold or purchase, or which may lie in front of lands along any shore which they may hold or purchase, and may build, enlarge and improve on such lands any dock, wharf, pier, bulkhead, slip, or other structure which they may deem necessary for commercial or other purposes."

The effect of this act is to vest a title in fee in the appellant company. *Fitzgerald v. Faunce*, 17 Vr. 536. The company not only has the right to build out to the new pier line, but it actually owns the land under water between the old pier line and the new pier line. This ownership is subject only to the superior right of the Federal Government to change harbor lines, and enforce such measures and regulations as may be essential to the preservation and protection of the harbor.

As the appellant company has title to the land in question, that land, for the purpose of assessment, should be included with the land back of the exterior line for solid filling in a single description, or separately assessed by a distinct description. *Jersey City v. State Board of Assessors et al.*, 73 N. J. Law 164. There was therefore no error in the method of assessment adopted by the taxing district.

It is conceded, however, that the area of the land in question is .604 of an acre, and not 40,500 square feet, as described in the assessment. The valuation should therefore be reduced from \$50,600 to \$32,983.

In the matter of the application of the Borough of Maywood, a taxing district in the County of Bergen, for the changing of the tax assessment for the year 1913, on property situate in the Borough of Maywood, County of Bergen and State of New Jersey.

#### MEMORANDUM.

For the petitioner, Peter W. Stagg.  
For the respondent, C. E. Lydecker.

BY MR. JESS: This is an appeal by the Borough of Maywood, in the County of Bergen from an assessment upon the property of C. E. Lydecker. The petition sets forth that a valuation of \$7,205, placed by the assessor of Maywood upon 14.9 acres of land owned by the respondent, was reduced by the Bergen County Board to \$4,510. The reduction was made by the County Board in the course of its duty to examine, revise and correct the tax lists and duplicates. This duty is imposed by section 4, chapter 120 of the laws of 1906, which section further empowers the County Board, "after investigating, to revise, correct and equalize the assessed value of all property in the respective taxing districts; to increase or decrease the assessed value of any property not truly valued \* \* \*."

Section 8 of the same act provides that the County Board shall enter all changes or additions on the various tax lists and duplicates and shall, on or before the first day of October, in each year, cause such duplicates, complete and certified by the said board to be a true record of the taxes assessed, to be delivered to the respective collectors of the various taxing districts.



Under this scheme the assessments made in any taxing district do not become the taxes assessed for that district until the County Board has acted upon and certified the duplicates to the collectors. It follows therefore that the only assessment which this Board has before it on this appeal is that which appeared in the duplicate as certified by the County Board. The borough did not appeal from that assessment to the County Board, but made its appeal directly to this Board.

It was decided by the Supreme Court in *Scott v. Board of Equalization of Taxes* (Ninth Annual Report Board of Equalization of Taxes, p. 57), that the only case in which this Board has original jurisdiction is for the hearing of written complaint by any taxing district or county. (P. L. 1905, p. 124, section 3.) That section applies only to complaints that another taxing district or county is by inequality of valuation or otherwise avoiding or escaping from its fair share of the common burden. The appeal now before us is not of that character, and therefore it is not within our jurisdiction.

In the matter of appeal of Mary Harriet Mullen, Cornelius J. Cronan and James Henry Mullins, as executors of the last will and testament of John Mullins, deceased, from the assessment of personal property in Jersey City, County of Hudson and State of New Jersey, for the year 1913, against the estate of said decedent.

MEMORANDUM.

For the petitioners, Vredenburg, Wall & Carey.  
For the respondent, John Bentley.

BY MR. JESS: This cause was submitted to the Board upon a stipulation of facts entered into by the counsel for the taxing district, and the counsel for the petitioner. The stipulation shows that in an assessment for personal taxes, levied by the taxing officers of Jersey City for the year 1913, there were listed, among other items, shares of foreign corporations aggregating in value \$441,568.75. As to these shares of stock, it is agreed that taxes were actually assessed and paid upon each of the foreign corporations issuing them in its own state, within twelve calendar months last preceding the 20th of May in the year 1913.

It is contended upon behalf of the petitioner that the stocks in question are non-taxable by virtue of the provisions of section 3 of the General Tax Act, which provides, *inter alia*, for the exemption from taxation of "personal property owned by citizens or corporations of this State, situate and being out of the State, upon which taxes shall have been actually assessed and paid within twelve months next before May 20th, being the day prescribed by law for commencing the assessment." This provision has been construed by our Court of Errors and Appeals, in the case of the *Inhabitants of the City of Trenton v. Standard Fire Insurance Company of New Jersey*, in which it was held that the clause quoted exempts from taxation stocks of corporations of other states held by citizens of this State, when taxes have been actually assessed and paid on the corporation's property in its own state, within twelve months.

Judgment will therefore be entered cancelling the assessment to the extent indicated by this memorandum.

In the matter of the application of  
 Jessie E. Koewing for the reduction  
 of the tax assessment for the year  
 1913 on personal property situate  
 in the Town of West Orange,  
 County of Essex and State of New  
 Jersey. } MEMORANDUM.

For the petitioner, Howe & Davis.  
 For the respondent, William A. Calhoun.

BY MR. JESS: The question to be discussed on this appeal is whether a deduction of a debt of nine thousand dollars should have been allowed the appellant from the valuation of her personal property. The facts, about which there is no dispute, are as follows:

The appellant is, and was at the time of the assessment complained of, a resident of West Orange in Essex County. An assessment of \$6,000 was levied upon her personal property for the year 1913. She claimed, in the manner prescribed by statute, the deduction of a debt of \$9,000. This debt was in the form of a note dated April 14, 1913, payable three months after date, to the order of the maker, at the Second National Bank of Orange. This note was a renewal of a note for \$10,000 made in January, 1913.

Section 13 of the General Tax Act reads as follows:

"After making the valuation of the personal property for which any person shall be assessed, the assessor may deduct from such valuation all debts bona fide due and owing from such person to creditors residing in the State, but no such deduction shall be made unless the debtor shall make claim therefor in writing under oath and therein set forth the debts owing by him, when incurred, to whom owing and where the creditor resides, and also the total amount of personal property of the claimant, including debts owing to him from solvent debtors, and also that no part of such debt was incurred for the purpose of reducing the taxes of the claimant, and that the stated value of the personal property of such claimant includes not only that to which he holds title or possession, but also that to which any other person holds title or possession for such claimant, whether in trust or not."

All the requirements of this section were complied with by the appellant. The refusal of the assessor to allow the deduction claimed appears to have been based upon the assumption that as the debt was due a creditor in another taxing district, and that creditor a national bank, there would be no way of collecting the tax. It is quite true that there would be no method of reaching this note as a specific piece of property in the hands of the bank, but as a matter of fact the note would be included in the bank's gross assets and therefore would not escape taxation. *Fidelity Trust Co. v. Board of Equalization of Taxes*, 71 Atl. 61. The fact that all the taxable value of the bank's property might be largely or altogether offset by the amount of its non-taxable securities cannot operate to estop the maker of the note from claiming and securing the deduction allowed by the statute.

Even assuming, however, that the theory of the taxing district is well founded, we can find no warrant in the Tax Act for refusing to allow a deduction for the debt when the claim therefor is made in due time, and in strict accordance with the statutory requirements.

It is perhaps pertinent to point out that in disposing of this appeal, no consideration is given to Chapter 191 of the Laws of 1914, as the assessment here under review is for the year 1913, and the supplement referred to has no application to this case.

The assessment brought up by this appeal should be cancelled.

In the matter of the appeal of Helen T. Hakes from the assessment of property in the Township of Chatham, County of Morris and State of New Jersey, for the year 1913. } MEMORANDUM.

For the respondent, W. W. Cutler.

BY MR. JESS: The evidence satisfies the Board that the property involved in this appeal is not assessed beyond its true value. We are equally well satisfied, however, that similar property in the same locality has not been assessed at anything like its true value. The members of the Board who heard this case made a personal inspection of the land and buildings affected by the assessment under review, as well as the land and buildings used by the petitioner as a basis of comparison. This inspection disclosed the condition of inexcusable discrimination. Under the law we cannot remedy this injustice by reducing the assessment upon the petitioner's property, and we have not at present jurisdiction to raise the other assessments. It is the plain duty of the assessor, however, to correct this glaring inequality, and the Morris County Board of Taxation is directed to see that that duty is performed.

In the matter of the application of Union Terminal Cold Storage Company, for the reduction, cancellation, and discharge of a tax assessment for the year 1913, on personal property said to be situate in Jersey City, County of Hudson and State of New Jersey. } MEMORANDUM.

For the petitioner, Roe, Runyon & Autenreith.  
For the respondent, John Bentley.

BY MR. JESS: The first question to be decided on this appeal is whether the personal property in question was taxable within the taxing district of Jersey City at the time of the assessment complained of.

Section 2, article 1 of the General Tax Act provides that "All property, real and personal, within the jurisdiction of this State, not expressly exempted by this act, or excluded from its operation, shall be subject to annual taxation at its true value."

Section 11 of the Tax Act provides that "The tax on all tangible personal property in the State and on all taxable personal property of non-residents of this State shall be assessed in and for the taxing district where such property is found."

The property involved in this appeal was within the jurisdiction of the State at the time of assessment, is not expressly exempted by the Tax Act or excluded from its operation, and was tangible personal property found in the taxing district of Jersey City. The fact that the property was goods in storage does not relieve them of the tax burden. These goods had acquired a *situs* in New Jersey and became subject to local taxation. *Lehigh and Wilkes-Barre Coal Co. v. Borough of Junction et al.*, 68 Atl. 806; *John Hancock Ice Company v. Joseph R. Rose, Collector of Andover*, 38 Vroom 86.

The remaining question to be passed upon is whether the property was properly assessed against the petitioner. Evidently this was an error. It was not such an error, however, as will invalidate the assessment. Section 30 of the Tax Act provides that "no assessment of real or personal property shall be considered invalid because listed or assessed in the name of one not the owner thereof."

The assessment therefore should not be cancelled, but the petitioner may amend its petition and put in evidence as to the owners of the property, whereupon after proper notice to the parties concerned, the assessment will be corrected in accordance with the facts.

In the matter of the application of the Estate of John D. McGill for the reduction of the tax assessment for the year 1913 on property situ- ate in the City of Jersey City, County of Hudson and State of New Jersey.	}	MEMORANDUM.
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For the petitioner, Fisk & Fisk and J. W. Rufus Besson.  
 For the respondent, John Bentley.

BY MR. JESS: This appeal comes before the Board upon the following agreed state of facts:

"1. John D. McGill died in November, 1912, a resident of Jersey City, New Jersey, leaving a will and codicil probated before the Surrogate of Hudson County in December, 1912, and appointing The Trust Company of New Jersey, a corporation of this State, executor and trustee thereunder. The Trust Company qualified under the will and has since been acting as executor and trustee.

"2. Under the will and codicil, after the payment of debts and certain specific legacies, the testator gave his residuary estate to his executor in trust to manage and receive and pay over the income during life to certain beneficiaries still living, the two principal ones being the testator's children, Eleanor McGill and Alexander T. McGill, both of whom were residents of Jersey City on May 20, 1913.

"3. The personal estate of the testator mainly consisted at his death of intangible personal property represented by corporate bonds and stocks and bonds secured by mortgages on real estate, and the trust estate has continued so invested since his decease.

"4. In December 1912 the Trust Company of New Jersey, in its capacity as Executor and Trustee, took possession of the papers representing the intangible assets of the estate and placed them in a safe deposit box in its banking house No. 12-14 Hudson Street, Hoboken, New Jersey, where they have since remained. On May 20, 1913, and prior thereto, said banking house was the principal and only place of business of the Trust Company and the only place where it was authorized by the Commissioner of Banking and Insurance of the State to have an office and transact business.

"5. For the year 1913 the taxing authorities of Jersey City levied personal tax against the 'Estate of John D. McGill, 16 Gifford Avenue' (the former place of residence of the testator) on an assessed valuation of three hundred and twenty-five thousand dollars against which the present appeal is taken, no assessment having been levied thereon in said Hoboken.

"6. It is further stipulated that in case it be decided that the intangible personal estate is subject to tax in Jersey City, the question of the amount thereof, and the non-taxability of the securities, be reserved for further hearing and determination."

The first objection urged against the assessment is that it is made against the estate of John D. McGill, and not against the executor or trustee. This objection is well founded. Section 11 of the General Tax Act provides that "personal property in the possession or under the control of any person as trustee, guardian, executor or administrator shall be assessed in his name as such, separate from his individual assessment, or in the name of any one of several joint trustees, guardians, executors or administrators, if the one of them having actual control or possession cannot be ascertained by the assessor."

If this were the only defect in the assessment it might be cured in the exercise of the power given this Board in section 6 of the act creating it, to correct misnomers and other errors in assessments on notice to the parties concerned. The second objection to the assessment, however, is more serious. This is based upon the fact that the assessment seeks to reach, for the benefit of Jersey City, personal property not within the jurisdiction of that taxing district. Section 11 of the Tax Act before cited also provides that "the tax on all tangible personal property in the state \* \* \* shall be assessed in and for the taxing district where such property is found; the tax on other personal property \* \* \* shall be assessed on each inhabitant in the taxing district where he resides on the twentieth day of May in each year."

Similar provisions in the Tax Acts of 1846 and 1866 have been construed by the Supreme Court in the cases of *Endicott v. Corson*, 50 N. J. Law 381; *State, Wyckoff, pros., v. Jones*, 39 N. J. Law 650; *State, Ely, pros., v. Collector of Holmdel Township*, 39 N. J. Law 79.

The property involved in this appeal consists mainly of intangible personal property, the legal title to which is in the Trust Company of New Jersey, a corporation having its principal and only place of business in the City of Hoboken. The property, therefore, if taxable at all on May 20th, 1913, was taxable only in that taxing district.

The facts upon which this appeal was submitted do not enable us to pass upon the question as to the taxability and value of the property affected. If the property is subject to taxation we are of the opinion that an assessment for the year 1913 may still be levied in the taxing district of Hoboken. We will therefore withhold final judgment until further evidence is presented to the Board as to the nature and value of the property involved. Such evidence may, if the petitioner desires, be submitted in the form of a stipulation to which the taxing authorities of the City of Hoboken should be made a party.

A copy of this memorandum will be certified to the assessors of that taxing district.

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**APPENDIX No. 2.**

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**Syllabi of Court Decisions Relating to Taxation.**

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## COURT DECISIONS.

### *Commercial Trust Company of New Jersey v. Hudson County Board of Taxation et al.*

(Supreme Court of New Jersey. October 30, 1914.)

SWAYZE, J.: The only question raised is the validity of chapter 90 of the laws of 1914, for the taxation of banking capital. The act is assailed as violating the provision of our State Constitution requiring property to be assessed under general laws by uniform rules according to its true value, and as violating the Act of Congress which forbids the taxation of shares of stock of national banks at a greater rate than is assessed on other moneyed capital.

The constitutionality of the act is assailed upon the grounds:

(1) That banking capital does not constitute a class for purposes of taxation.

(2) That the Legislature has not included all the members of the class, since it has excluded private bankers and savings banks.

(3) That property of banks not used for banking purposes is included in the valuation.

(4) That the method of valuation prescribed involves double taxation, when one bank holds stock of another.

(5) That real estate of a bank is taxed by a different method from its other property.

(6) That instead of being taxed at their true value, bank shares are required arbitrarily to be taxed at their book or liquidation value.

For many years prior to 1905, the stock of national banks was taxed in a way peculiar to itself, and although litigation arose, no question seems to have been raised that such stock constituted a proper class. *State, North Ward National Bank v. City of Newark*, 39 N. J. Law 380; 40 N. J. Law 558. *Mechanics National Bank v. Baker*, 65 N. J. Law 549. *Newark v. Tunis*, 8 N. J. Law 45, affirmed 82 N. J. Law 461. The fact that the act of 1914 includes other moneyed capital in the same scheme of taxation, instead of taxing it by a different scheme under a separate act, as was the case at the time *Newark v. Tunis* was decided, does not alter the legal situation. The inclusion in the act of 1914 of property which the National Banking Act requires should be taxed at no lower rate, surely could not make bad the classification that was in effect held to be good in *Newark v. Tunis*. The inclusion of banking capital of state institutions with that of national banks tends to produce uniformity and not diversity. It is important to bear in mind that the classification is not, as counsel contended, based upon the use to which the property is put, as in the railroad tax cases, but is a classification forced upon the State by the provisions of the National Banking Act, which, by virtue of its being a federal statute, is of superior force as to federal corporations to our State Constitution. Under this act, national banks must necessarily be treated as a distinct class whose corporate property as such cannot be assessed by the states, and since the Act of Congress only permits the taxation of national banks by means of a tax upon the shares of stock, that is, the property of the stockholders, and requires that they shall be taxed at no higher rate than other moneyed capital, it justifies and almost requires this kind of



property, whether of federal or state corporations, to be classified by itself. Many cases have been decided by the United States Supreme Court, approving the taxation of the shares of stock of national banks by special methods, and the question that has usually been presented has been merely whether the national banks were taxed at a higher rate than other moneyed capital. I do not doubt that, under our State Constitution, all persons and corporations similarly situated must be included in the class in order that the taxation may be sustained, and if private banks and savings banks are situated similarly to state banks and trust companies, the act must fail, since it does not include private bankers and savings banks. Private bankers, however, are not similarly situated to the state banks and trust companies, as far as concerns the basis on which the classification of the statute is based. What is taxed by that statute is that which alone is permitted to be taxed by the National Banking Act, namely, shares of stock in a corporation. In the case of a private banker, there are no shares of stock. There is a difference, as was pointed out in the *Tunis* case, between shares of stock in a corporation and the property of the corporation which gives the shares a part of their value, since the value of the shares represents not merely the value of the assets of the bank, but the additional value of good will, public confidence, prudent management and the ownership of exempt property. All these elements may exist in the case of a private banker, but their value is not negotiable as it is when it inheres in the shares of a corporation. An added value is given to shares in a banking corporation or trust company, aside from the value of actual assets, by the probability that these personal elements will continue to the advantage of the undying corporation; the value is not only negotiable, but is not subject to the same extent as in the case of a private banker to the vicissitudes of human life. The other element of value, the possession of exempt securities, is different, and as to this, the justification of a distinction between the method of taxing shares of a banking corporation and the property of a private banker must rest upon the somewhat artificial distinction made by the National Banking Act and sustained by the adjudged cases, between the taxation of the property of a corporation and the taxation of the sharehold interest of the stockholder. In the case of national banks, the Act of Congress does not permit the property of the corporation to be taxed, but only the shares of the stockholder; the shares of stock in state banks and trust companies are naturally assimilated to the shares of national banks; but the method of taxing shares is impossible in the case of private bankers. These natural differences justify different treatment.

Savings banks are quite different from ordinary banks of discount and deposit, and trust companies. They are engaged in a different business, not primarily for the making of money, but rather for the purpose of enabling people of small means to combine their small wages and by careful investments in restricted securities, earn a moderate rate of interest. So far as they are without capital stock, the same reasons that justify the omission of private bankers from the act justify the omission of savings banks. There is no proof in this case that there is any savings bank with capital stock, and the court is not required to take judicial notice without proof of the provisions of charters of private corporations. Nevertheless, in accordance with the spirit of the new practice act as to additional evidence upon appeal, and in order to avoid resting a decision in a case of great public importance upon a mere omission of proof, I have looked into the facts and find but one savings bank with capital stock—the Paterson Savings Institution (P. L. 1869, 1265). The existence of this one institution is enough to prevent the applicability of the argument drawn from the distinction between corporations with and those without shares of stock, and unless savings banks can be otherwise distinguished from banks and trust companies, the classification of the act is bad. I think they can be so distinguished upon the ground already stated that they are not organized for the purpose of making money. It is true that under the original charter of the Paterson Savings Institution,

there was nothing to prevent its stockholders from making a profit as any bank of deposit and discount might; but that charter expired by its own limitation in 1889. It may have been extended under the act of 1888 (G. S. 3013, pl. 73-74), but if so, it must necessarily have been subject to the provisions of the general act of 1876 (G. S. 3000 ff.), since otherwise the act for the extension of the charter would amount to a special act conferring corporate powers, and be forbidden by the constitutional amendment of 1875 (Article IV, section VII, par. 11). In 1888 the general act (G. S. 3006, section 32) required that a depositor should receive as nearly as might be all the profits of the corporation after deducting necessary expenses and reserving a surplus for the security of depositors. Similar provisions are to be found in the act of 1906 (C. S. 4706, pl. 40). These statutory provisions, as well as the strict limitation of the character of the investments to be made by savings banks, emphasize the fact that they are not commercial institutions like other banks and trust companies. I think they form a class by themselves, and may properly be excluded from an act taxing commercial banks and trust companies. This view has already been sustained by the Supreme Court of the United States. The question was directly raised in *Mercantile Bank v. New York*, 121 U. S. 138. In that case, the court assumed that the State of New York did not tax either savings banks or their individual depositors, and Mr. Justice Matthews, speaking for the court, said: "It cannot be denied that these deposits constitute moneyed capital in the hands of individuals within the terms of any definition which can be given to that phrase; but we are equally clear that they are not within the meaning of the Act of Congress in such a sense as to require that, if they are exempted from taxation, shares of stock in national banks must thereby also be exempted from taxation. No one can suppose for a moment that savings banks come into any possible competition with national banks of the United States. They are what their name indicates, banks of deposit for the accumulation of small savings belonging to the industrious and thrifty." Since, as already said, the classification is one made necessary by the National Banking Act, the exclusion from the class of institutions which are declared by the United States Supreme Court to be distinct and different in character is an exclusion resting upon a natural and rational basis. There is nothing in our decision in *Trenton Savings Fund v. Richards*, 52 N. J. Law 156, to the contrary. The question was indeed suggested in that case whether the Legislature could exempt from taxation all the property of savings banks, but was not decided. The decision turned on the fact that the Legislature had exempted real estate purchased under judgment or in settlement of debt, and remitted to ordinary taxation real estate purchased under foreclosure.

The objection that the effect of the act is to tax property of the bank not used for banking purposes is based upon the theory that banking capital is classified according to its use. This is an error. The classification is based not upon the peculiar use of the property but upon the fact that the Act of Congress requires the interest of the shareholder to be taxed and to be assimilated in rate of taxation to other banking capital. I do not understand that the railroad tax cases decided that use was the only permissible basis of classification. They held use a permissible basis, but it was unnecessary for the court in those cases to hold that it was the only permissible basis.

The objection that the rule is not uniform because double taxation results where one bank holds shares in another, seems untenable in view of the provision of section 4 that the tax imposed shall be in lieu of all other state, county, or local taxation upon such shares "or upon any personal property held or owned by banks, banking associations or trust companies. the value of which enters into the taxing value of such shares of stock." The evident intent is to tax but once.

The objection that real estate is taxed by a different method is sufficiently answered by the fact that the same was true of national banks, under the law in force when *Newark v. Tunis* was decided, and if this objection were

valid, that case must have been otherwise decided. Even if the effort to assimilate state banks and trust companies in this respect to national banks did not tend to produce uniformity instead of diversity, there is a rational distinction between real estate and personal property which is well recognized as important in nearly every branch of the law. This objection cannot be sustained.

The stress of the attack upon the act rests on the prosecutors' contention that it prescribes an arbitrary method of ascertaining true value, and one that had already been disapproved by the Court of Errors and Appeals. The act provides in section 1 that the shares shall be assessed and taxed according to their true value to be determined in the manner thereafter prescribed. The prosecutors contend that this is the manner prescribed in section 2, by adding together the amount of the capital, surplus and undivided profits, and deducting the assessed value of the real property, and dividing the result by the number of shares. I agree that this method would not always result in the ascertainment of true value as settled by the *Tunis* case, and if true value in section 1 means the value ascertained by the method of section 2, the language is self contradictory. The contradiction, if it exists, however, does not make the act unconstitutional; it only requires the court to ascertain which of the conflicting provisions expresses the intent of the Legislature. There are cases holding that the later of two inconsistent provisions in a statute must prevail, likening the construction of statutes to the construction of wills rather than of deeds. The rule of these cases is at best artificial and is based upon the false premise that the provision standing in the later position in the statute represents the later intent of the Legislature. The whole statute, however, as has been well said, is approved and becomes law at the same instant and not section by section or clause by clause; in fact the last amendment is quite as likely to appear in the first section as in any other. The rule, if indeed it be a rule, is by no means inflexible, and as the Court of Appeals of New York has said is to be resorted to only *in extremis* (*People, ex rel. Mason v. McClave*, 99 N. Y. 83, 89-90). It is rejected when it leads to conflict with the legislative intent. (*McCormick v. Village of West Duluth*, 50 N. W. 128; *State v. Bates*, 104 N. W. 709; *People v. Mohr*, 96 N. El. 893. Cases are collected in the note to *State v. Mulhern*, 6 A. & El. Am. Cas. 856.)

We are bound to ascertain the legislative intent, and upon well-settled principles, which require no citation of authorities, to adopt if possible a construction that will make the act valid legislation. We assume that the Legislature meant to pass a constitutional statute. If necessary to sustain the constitutionality of the act, we should not hesitate to reject as inconsistent all the qualifying words and retain only the words "true value". It is not, however, necessary to go so far. The method prescribed by the Legislature in section 2 is not a complete method of ascertaining true value. It does not provide how the value of the capital, surplus and undivided profits shall be determined. Sometimes this value properly ascertained would give a correct result. It is only when the shares of stock have a value not represented by the actual assets of the corporation, or when for some reason the true value is less than the value of the actual assets that the addition of the three amounts, when determined, would fail to give the true value. The rule of section 2 is only a working rule to enable assessors to ascertain true value, not the basis of assessment. Section 2 does not stand alone. Section 3 requires a statement of the amount of capital, surplus and undivided profits as the same are indicated by the books of the company, and upon these statements the county board is required to act by section 6. The Legislature could not have thought that the books of the corporation would be an infallible test of the amount of capital, surplus and undivided profits; they would be no more infallible than the method of section 2; the statement was no doubt required because it would furnish information that would assist in determining the true value. So the value of each share ascertained under

section 2 would give valuable information; but the county board is not limited by section 6 to the facts ascertained from the books (book value), and from adding together the amount of capital, surplus and undivided profits (liquidation value). It is authorized to resort to other sources of information which may be open and required to ascertain the true value of all the capital stock issued and outstanding. These last words had at the time the act of 1914 was passed a defined meaning in statutes providing for the taxation of trust companies, and were held to be equivalent to the whole number of shares. *Fidelity Trust Co. v. Vogt*, 66 N. J. Law 86. The provision in section 6 last cited then requires the county board to ascertain the true value of the whole number of shares issued and outstanding. When section 6 goes on to say that the amount thus ascertained to be due upon the shares of stock shall be the tax levied and to be paid, it can only mean the amount ascertained by the county board based on true value after considering (1) the value ascertained by adding together capital, surplus and undivided profits (liquidation value); (2) the amount of capital, surplus and undivided profits as the same are indicated by the books of the company (book value); (3) the true value of all the capital stock issued and outstanding. It is section 6 alone that prescribes the manner in which true value of all the capital stock shall be ascertained and that manner is by the county board instead of by local assessors; the value of a single share is to be determined in accordance with section 2 by deducting the assessed value of real estate and dividing by the number of shares.

The prosecutors wrongly assume that the words "to be determined in the manner hereinafter prescribed" refer to the incomplete and imperfect method set forth in section 2. In fact they refer to the proceedings of the body which is to determine, in the first instance, the true value, that is to say, the county board of taxation, and the prescribed manner is not the narrow one of section 2, nor that of section 3, but the complete scheme of section 6, which involves a consideration of all the elements of the problem. I conclude that the act is constitutional.

The next question is whether it conforms to the requirement of the National Banking Act that shares of national banks shall not be assessed at a higher rate than other moneyed capital. The chief objections urged in this respect are (1) that a rate of three-fourths of one per cent. is imposed on national bank stock while the rate imposed on private bankers may be less; (2) that a private banker is not taxed on that part of his capital which may be invested in United States bonds or other so-called exempt securities; (3) that by the express provisions of the act of 1914 no deduction can be made for debts. The question presented involves the construction and applicability of the Act of Congress and the decisions of the United States Supreme Court must, therefore, be our guide. That court has held that the question of discrimination against the national banks is a question of fact, not a question of the possible effect of the statute. The provisions of a tax act have been held to conflict with the Act of Congress, and yet the act was not thereby rendered void. *Supervisors v. Stanley*, 105 U. S. 305, involved a statute which did not permit the shareholder to make deduction of the amount of his debts from the valuation of his shares, yet taxes imposed thereunder were sustained because the statute on its face did not show that any taxpayer was allowed to deduct for debts. The law, said the court, provided a valid mode of assessment for those stockholders of national banks who had no debts to deduct. So the statute in the present case does not on its face show that any taxpayer is allowed to deduct his debts from the amount of his assessed valuation. An examination of other statutes shows very serious doubt whether any owner of moneyed capital has the right to make such a deduction. Chapter 191 of the laws of 1914, enacts that hereafter no deduction for debt shall be allowed from the assessed value of any goods and chattels in which the value inheres in and is supported by the thing or article itself. It is unnecessary for the present purpose to pass upon the proper construction of this act. It is enough to know that "goods and chattels" are words of such

extensive meaning that they are held to include corporate stock (*Curtis v. Steever*, 36 N. J. Law 304, 306-307), and shares of a company (*Robinson v. Jenkins*, 24 Q. B. D. 275; 59 L. J. Q. B. 147). Chattels, said Lord Justice Fry, in the case last cited, is one of the largest words known to the law with regard to personal property. It has been held to include notes (*Clapp v. Shepard*, 23 Pick. [Mass.] 228), money (*Handy v. Dobbin*, 12 John [N. Y.] 220), and many other kinds of property (20 Cyc. 1268-1270), and our own Court of Errors and Appeals has said that "bonds, bills of exchange, and promissory notes are personal chattels, and may be sold, like any other chattels, for what they will bring." *Durant v. Banta*, 27 N. J. Law 624, 632. It would be difficult to specify better the investments in which moneyed capital is usually made. It is especially difficult, in view of our constitutional provision to limit the connotation of "goods and chattels" in chapter 191, and to see how any moneyed capital or that in which it is invested can be excluded. Without pursuing the subject or attempting to pass upon the construction of chapter 191, it is enough to say that before the present objection of the prosecutors' case can prevail, we must be shown that the statutes permit a deduction for debts to other moneyed capital that is not permitted to owners of shares in national banks. Until we are shown such a statute we cannot say that there is any discrimination against shares of stock in national banks, and even then, under *Supervisors v. Stanley*, there would be no discrimination against national banks, unless it should be shown as a fact that some holder of national bank stock had been refused a deduction under circumstances where a deduction had been allowed to the owner of other moneyed capital.

The same reasoning is applicable to the objection that private bankers are not taxed upon exempt securities and may pay less than three-fourths of one per cent. It is not shown that in fact any such discrimination actually results. We know of nothing to induce the belief that it does. It is quite possible that the value of shares of a national bank may be in part the reflection of the value of exempt securities held by the bank, but it is also possible that such exempt securities may be set off against its deposits and regarded as investments thereof, while the capital of the bank itself may be regarded as invested in securities that would be taxable but for the peculiar method of taxation prescribed by the National Banking Act. Even the government bonds held to secure circulation may not add to the value of the shares of stock; there have been times when many banks were glad to get rid of these bonds and surrender the circulation based thereon. In the absence of proof of actual discrimination against the national banks, we cannot condemn the assessment.

As to the limitation of the assessment to three-fourths of one per cent., it is enough to say that the Supreme Court of the United States has recently sustained an assessment under a similar statute of New York where the rate was limited to one per cent. *Amoskeag Savings Bank v. Purdy*, 231 U. S. 373. It is not shown that there is any case in New Jersey where moneyed capital is assessed at a lower rate than three-fourths of one per cent. If we may judge from our own knowledge, a higher rate prevails universally.

I find, therefore, that the taxes in the present case are valid. There should be judgment for the defendants.

*Charles W. McCutchen and others v. Board of Equalization of Taxes and the Mayor and Aldermen of Jersey City.*

(Supreme Court of New Jersey. June 10, 1913.)

PER CURIAM\*: The question is the right of Jersey City to tax flour held on a pier in Jersey City for the purpose of repacking and blending. The flour is shipped from the northwest to New York City, on through bills-of-lading; freight is paid through. Instead of transporting the flour immediately upon its arrival across the river by lighters, it is unloaded and held at the pier for the purposes mentioned. The liability of the railroad company for local taxes on this pier was before the Court of Errors and Appeals in *Lehigh Valley R. R. Co. v. Jersey City*, 51 Vr. 298. The test of the right to tax goods shipped from one state to another and detained in course of transportation is settled by the case of *Lehigh and Wilkes-Barre Coal Co. v. Junction*, 46 Vr. 922. If the goods are actually in the course of a continuous journey, they are not subject to taxation. The difficulty is to decide what breaks the continuity of the journey. In this case it was broken by repacking and blending the flour upon the pier. Whether mere repacking would suffice may perhaps be arguable, although the packages that go on to destination are not the same packages that are landed on the pier; but surely the flour after blending is a different commodity. It is blended for the very purpose of making something different, a quality that is or is supposed to be more salable. The process of blending is no doubt different from the process of grinding grain into flour, but in each case a different commodity is produced.

This view is sustained by the decisions of the United States Supreme Court. In *General Oil Co. v. Crain*, 209 U. S. 211, the oil was held at Memphis for the purpose of putting it in barrels for further transport. It was held that it was subject to the jurisdiction of Tennessee. The tax cases were discussed.

I think the flour in this case was subject to taxation by Jersey City. The order of the State Board is affirmed.

*Seton Hall College v. Village of South Orange et al.*  
(90 Atl. Rep. 1126.)

(Court of Errors and Appeals of New Jersey. June 15, 1914.)

1. STATUTES—EXEMPTIONS—SPECIAL STATUTES.

Under the amendment to the Constitution adopted in 1875, requiring property to be assessed for taxes "under general laws and by uniform rules according to its true value," there can be no exemption of property by force of special or local statutes, except in the case of contracts which the amendment of the organic law could not reach.

2. TAXATION—EXEMPTIONS—REPEAL.

The General Tax Act of 1903 (Act April 8, 1903; P. L., p. 394) repealed all exemptions, except those expressly allowed thereby, as far as the Legislature had the power to do so.

\* This opinion is not printed in the reports and is therefore given here in full.

### 3. CONSTITUTIONAL LAW — TAXATION — OBLIGATION OF CONTRACTS—EXEMPTION FROM TAXATION.

The amendment to the Constitution adopted in 1875 forbade exemptions of property from taxation by force of special or local statutes, except in the case of contracts which the amendment of the organic law could not reach. The General Tax Act of 1903 (Act April 8, 1903; P. L., p. 394) repealed all exemptions, except those expressly allowed thereby, as far as the Legislature had the power to do so. P. L. 1861, p. 198, incorporating an educational institution without any exemptions from taxation was amended by P. L. 1870, p. 596, so as to exempt its real and personal property from taxation. The institution in 1864 acquired tracts of land situated in defendant taxing district other than the land upon which its building stood. *Held*, that, as the exempting act did not purport to impose upon the State an irrepealable contractual obligation, but was only a gratuitous privilege extended to the corporation, it was annulled both by force of the constitutional amendment and by the General Tax Act.

### 4. TAXATION—EXEMPTION—PRESUMPTION.

The presumption is against a binding contract by the Legislature exempting property from taxation, and such exemption must be established by clear and positive evidence, or be implied from circumstances which leave no other conclusion open to rational minds.

Opinion Per Curiam.

*Washington Tp. in Mercer County v. Mercer County Board of Taxation et al.*

(89 *Atl. Rep.* 1028.)

(Supreme Court of New Jersey. February 25, 1914.)

(*Syllabus by the Court.*)

### 1. TAXATION—POWER TO FIX RATES—TOWNSHIP.

The Tax Act (4 Comp. Stat. 1910, p. 5118) section 37s, delegates to the County Board of Taxation no power to fix tax rates in a township.

### 2. TAXATION—POWER OF COUNTY BOARD—REVISION AND EQUALIZATION.

Exclusive of the power to hear and determine appeals, the power of the County Board over local assessments is, after investigation, to revise, correct, and equalize the assessed value of property in their respective taxing districts.

Opinion by Minturn, J.

*Township of West Windsor v. Mercer County Board of  
Taxation et al.*

(Supreme Court of New Jersey. Filed March 4, 1914.)

PER CURIAM: For the reasons set out in the opinion in the case of the Township of Washington against these defendants, the rate, assessment and levy fixed by the defendants against the prosecutor, and brought up by this writ are set aside.

*Borough of Park Ridge v. Board of Equalization of Taxes of  
New Jersey et al.*

(90 Atl. Rep. 1019.)

(Supreme Court of New Jersey. June 13, 1914.)

(*Syllabus by the Court.*)

TAXATION—ORDER FIXING TAX RATE—RIGHT OF REVIEW.

Section 10 of Act April 14, 1906 (P. L. 1906. p. 210; 4 Comp. Stat. 1910, p. 5120), confers upon the Board of Equalization of Taxes of New Jersey jurisdiction to review, on the appeal of a taxpayer, an order of the County Board of Taxation fixing a tax rate, and to render judgment reducing such rate and fixing it at the maximum rate permitted by the "Hillery Maximum Tax Rate Act" (P. L. 1906, p. 206; 2 Comp. Stat. 1910, p. 5164), and its amendments and supplements.

. Opinion by Trenchard, J.

*Long Dock Co. v. Hendrickson et al., State Board of Assessors.*

(89 Atl. Rep. 1031.)

(Supreme Court of New Jersey. February 25, 1914.)

(*Syllabus by the Court.*)

TAXATION — ASSESSMENT — REVIEW BY COURTS — CERTIORARI —  
PROOF.

The assessment, by the State Board of Assessors upon the Long Dock property in Jersey City, for taxes for the year 1911 is not invalid, since there is no satisfactory proof in the case that the assessment was made by illegal methods, or upon erroneous principles, or for improper amounts, or is unsupported by evidence, the weight and effect of which the Board was constituted by law to determine.

Opinion by Minturn, J.



*Long Dock Co. v. Strong et al.*  
(88 Atl. Rep. 1103.)

(Court of Errors and Appeals of New Jersey. April 24, 1913.)

PER CURIAM: The judgment under review herein should be affirmed, for the reasons expressed in the opinion delivered by Mr. Justice Garrison in the Supreme Court.\* 82 N. J. Law 21; 81 Atl. 568.

*Burlington Distilling Co. v. State Board of Assessors.*  
(91 Atl. Rep. 317.)

(Supreme Court of New Jersey. July 10, 1914.)  
(Syllabus by the Court.)

TAXATION — FRANCHISE TAX — EXEMPTION — CORPORATION EM-  
PLOYED IN BUSINESS.

The prosecutor, a manufacturing corporation, having stated in its annual return to the State Board of Assessors that it had not begun business yet, but that its factory was in process of erection, and it was not disputed that at least 50 per cent. of its capital stock was thereby invested here, *held* that it was thereby employed in business in New Jersey and was carrying on its business here, so as to come within the provisions of the Franchise Tax Act.

Opinion by Minturn, J.

*Mount v. Howell.*  
(89 Atl. Rep. 977.)

(Supreme Court of New Jersey. February 25, 1914.)  
(Syllabus by the Court.)

1. OFFICERS—TERM OF OFFICE—VACANCY—HOLDING OVER.

Under the statute of 1905 (P. L. 1905, p. 75), providing that assessors shall hold office for three years and until their successors are appointed and qualify, and that in case of a vacancy the appointment shall be for the unexpired term only, if the appointing body fail to act at the end of a three-year term, the incumbent continues to serve by the terms of the act, and no vacancy is created.

\* The judgment of the Supreme Court in this case, which is here affirmed, was that "where no principle of law is involved, and no preponderance of testimony exists in favor of the prosecutor, the judgment of the State Board of Assessors upon a question of value will not be disturbed."

## 2. STATUTES—TITLE AND OBJECT—SUFFICIENCY.

An act indicating by its title that it is to apply to "certain cities of this State" is not thereby rendered unconstitutional.

## 3. STATUTES—LOCAL LAWS—CLASSIFICATION OF CITIES.

An act limited in its operation to cities having a population between 15,000 and 35,000 is not unconstitutional if its provisions relate to the structure and machinery of government.

## 4. QUO WARRANTO—GROUNDS—PARTIAL OUSTER.

Quo warranto will lie in case of partial intrusion into and partial ouster of the relator from a public office.

Opinion by Parker, J.

*Charles Mitsch et al., Prosecutors, v. Township of Riverside, et al., Defendants.*

(Supreme Court of New Jersey. Filed January 28, 1914.)

GARRISON, J.: This cause came on for hearing at a previous term before Justices Trenchard, Parker and Voorhees who filed the following decision:

"PER CURIAM: We have examined the reasons filed by the prosecutor, but they do not seem to justify us in setting aside the proceedings under review.

"However, the record presents indications that the property in question has been taxed for the year in question, and that the tax has been paid, and that the tax proceedings in question are therefore in effect double taxation. This question, although apparently raised in argument has no *reason* to support it. Before we can consider this highly meritorious question a reason raising it needs to be filed, and testimony taken to exploit the facts.

"Counsel for prosecutor may not later than October 16, 1913, on two days' notice, apply to this court for permission to file such reason, and take additional testimony, and for arguments at the next ensuing term. In default of such application the writ will be dismissed."

After the filing of this per curiam the prosecutor applied for and obtained leave to file additional reasons raising the question referred to. Such reasons have been filed and such testimony taken thereunder as the parties saw fit to take. An examination of this testimony fails to satisfy us that the prosecutor has borne the burden of proof under the reasons so filed; indeed, the preponderance of the evidence is against the prosecutor's contention.

This being the case the proceedings brought up by this writ are affirmed with costs.

*Anthony J. Volk, Relator, v. Richard Bowes, Collector of Revenue of the City of Hoboken, Respondent.*

(Supreme Court of New Jersey. Filed March 5, 1914.)

PER CURIAM: On January 18th, 1913, the relator sent to the Collector of Revenue of Hoboken a letter as follows:

"Enclosed please find my check for \$494.01 in payment of all taxes due on property that I own in this city and which is in full payment of all taxes charged against me with the exception of those for personal chattels."

The check referred to, which was enclosed with the letter, the tax collector declined to accept and stated as the reason that it did not cover the amount due from the relator as shown by his books.

The relator then obtained this rule to show cause why a mandamus should not issue commanding the collector "to accept from the said relator \$493.01 in full settlement of the tax levied and assessed against the premises known as the Nos. 830-832 Castle Point Terrace in the City of Hoboken for the year 1912."

We think the writ should not be awarded.

As a general rule, to obtain this writ, the relator must have demanded and been improperly refused the performance of the act which he seeks to enforce.

In this case he tendered a check and the tax collector cannot be said to have improperly refused to accept it and discharge the tax, because the law contemplates that taxes shall be paid in lawful current money, and the collector cannot be compelled to receive a check instead. In this case the tax bill itself provided that "payment of taxes must be made in bankable money." The fact that the collector stated another reason for refusing the check is immaterial. He is a public officer and is acting as trustee for the public. It appears that, in fact, the collector stands ready to receive the moneys due from the relator as taxes on the real estate in question, with accrued interest, and to give a proper receipt therefor.

The rule to show cause will be discharged, with costs.

*Bozarth v. Egg Harbor City et al.*

(89 Atl. Rep. 920.)

(Supreme Court of New Jersey. February 25, 1914.)

(Syllabus by the Court.)

1. CERTIORARI—LIMITATIONS—TAX SALE PROCEEDINGS.

A certiorari to review proceedings whereby land was sold for taxes, which is or may be prosecuted in aid of an ejectment to try the title to the land, may be sued out at any time within three years.

2. MUNICIPAL CORPORATIONS—TAXATION—REPEAL OF STATUTE.

The provisions of the charter of Egg Harbor City for the sale of land for taxes are repealed by the General Tax Act of 1903 (Act April 8, 1903 [P. L., p. 435]), which repeals all inconsistent special legislation.

## 3. STATUTES—REPEAL—"SPECIAL LAW" AND "LOCAL LAW."

The decided cases as to statutory provisions for repeal of prior legislation have made no distinction between "special" and "local laws."

Opinion by Swayze, J.

*Piat v. Baldauf.*  
(89 Atl. Rep. 982.)

(Supreme Court of New Jersey. February 25, 1914.)  
(*Syllabus by the Court.*)

## TAXATION—REDEMPTION—INTEREST.

Act 1912, c. 368, prescribed that for the purpose of redeeming lands sold for non-payment of taxes, the owner, mortgagee, &c., shall, in addition to the purchase money, pay to the collector of the municipality, "twelve per centum interest thereon." *Held*, that the obligation thus imposed is to pay interest at the rate of 12 per centum per annum, and not 12 per centum of the purchase price.

Opinion by Minturn, J.

*Millville Aerie No. 1836, Fraternal Order of Eagles, v.*  
*Weatherby et al.*  
(88 Atl. Rep. 847.)

(Court of Chancery of New Jersey. October 24, 1913.)

## 1. VENDOR AND PURCHASER—TAXES ACCRUING AFTER CONTRACT.

Taxes accruing after a contract of sale, but before the conveyance of the land, must be paid by the party in possession, in the absence of an agreement to the contrary.

2. TAXATION—PAYMENT BY VENDOR—RECOVERY FROM VENDEE  
—VOLUNTARY PAYMENT.

Where the purchaser of land went into possession when the contract was executed, and from that time enjoyed the rents of the property, the payment by the vendor of taxes accruing after the purchaser went into possession and before conveyance, it appearing that the purchaser had refused to pay them, is not voluntary, for the vendor might pay them to protect the title, and charge the amount so paid to the vendee.

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### 3. VENDOR AND PURCHASER—TAXES—STATUTES.

P. L. 1903, p. 424. sec. 46, permitting a tenant to recover the amount of taxes paid from his landlord, does not modify the rule requiring a vendee in possession under a contract of sale to pay the taxes accruing during that period.

### 4. INSURANCE—RIGHT TO PROCEEDS—VENDOR OR PURCHASER.

A purchaser under a valid contract becomes the equitable owner of the land, the vendor retaining the legal title simply as trustee and as security for the unpaid purchase money, and as such equitable owner the purchaser is entitled to the proceeds from policies of insurance on the property.

### 5. VENDOR AND PURCHASER — CONTRACTS OF PURCHASE — LIABILITY OF VENDEE.

Where the purchaser of property, subject to a mortgage, entered into possession before conveyance, the contract providing that the purchaser might assume a mortgage as a part payment, and that, in case it or any amount due is demanded by the mortgagee, then the amount of the mortgage is to be secured by a purchase money mortgage from the purchaser to the vendor, the vendor having insured the property and paid the premiums because the mortgagee threatened to foreclose in case it was not done, is not entitled to recover the amount of the premiums from the purchaser; it appearing that the insurance was taken out for the vendor's benefit, and that the purchaser was given no option as to whether he desired it or not.

### 6. COSTS—RIGHT TO COSTS—RELIEF.

Where the complainant, who was a vendor of land, sought to compel the vendee not only to pay taxes which accrued after he went into possession and before the contract was consummated, but to require him to pay insurance premiums, and was successful only as to the taxes, costs should be allowed neither party.

Opinion by Leaming, V. C.

*Mitsch v. Owens et al.*  
(89 Atl. Rep. 292.)

(Court of Chancery of New Jersey. December 27, 1913.)

(*Syllabus by the Court.*)

### 1. TAXATION—FORECLOSURE OF REDEMPTION RIGHT—CONSTRUCTION OF STATUTE.

Section 59 of the Tax Act of 1903 (P. L. p. 432) examined and construed, and held to provide for strict foreclosure of the right to redeem, and not foreclosure and sale of land already sold for taxes.

(*Additional Syllabus by Editorial Staff.*)

## 2. TAXATION—"REDEEM"—"REPURCHASE."

The word "redeem," as used in Tax Act April 8, 1903 (P. L., pp. 431, 432) sections 57, 59, relative to redemption from tax sale, means "repurchase," which can be made only by a person interested in the land sold.

## 3. STATUTES—CONSTRUCTION—STATUTES IN PARI MATERIA.

In the construction of statutes, other statutes in pari materia must be regarded, and, when any term used in the statutes is ambiguous, that meaning will be given to it in which it was used in former legislation on the same subject.

Opinion by Walker, C.

*Clift et al. v. Frenche.*  
(91 Atl. Rep. 817.)

(Court of Chancery of New Jersey. July 23, 1914.)

## 1. TAXATION—REDEMPTION FROM TAX SALE—PROCEEDING TO BAR RIGHT TO REDEEM.

Under P. L. 1903, p. 432, section 59, providing that the purchaser of land at a tax sale may give written notice to all persons interested in the land of their right to redeem, and that unless they do so within two years after the sale, if the notice is served more than 60 days before the end of the term, or otherwise within 60 days after the service of the notice, their right of redemption will be barred, and that, if there shall be no redemption within such term of two years or within the time limited by the notice, the right of redemption shall be barred, to bar the right of redemption the statute must be strictly followed.

## 2. TAXATION—REDEMPTION FROM TAX SALE—PROCEEDING TO BAR RIGHT TO REDEEM.

Where a purchaser of land at a tax sale, after giving notice to all persons interested to redeem within 60 days, pursuant to P. L. 1903, p. 432, section 59, on an application by a party interested within such period to redeem, requested a delay beyond the 60 days for the purpose of taking up the matter, and thereby induced such party not to attempt to redeem within the statutory period, the purchaser was estopped, as against such party, from using such notice as the basis of a statutory foreclosure of the right to redeem, and, to avail himself of the statutory remedy, was bound to give a new notice.

## 3. TAXATION—TAX SALES — SUITS TO REDEEM — MATTERS DETERMINABLE.

A suit to redeem from a tax sale proceeds on the assumption that the defendant has or can acquire an absolute title, and the validity of his title under the sale cannot be attacked.

Opinion by Emery, V. C.

*Roe v. Mayor and Aldermen of Jersey City.*

(91 *Atl. Rep.* 740.)

(Court of Errors and Appeals of New Jersey. November 26, 1913.)

**TAXATION—TAX DEED—COLLATERAL ATTACK.**

A tax deed taken under the Martin Act cannot be attacked collaterally, as by bill to remove cloud.

Opinion Per Curiam.

*Jacobus et al. v. Cahill et al.*

(91 *Atl. Rep.* 135.)

(Supreme Court of New Jersey. May 27, 1914.)

**1. MUNICIPAL CORPORATIONS — TAXATION — REDEMPTION FROM SALE.**

The Tax Adjustment Act, commonly known as the Martin Act (Act March 30, 1886, [P. L. p. 149], as amended by Act April 18, 1889, section 3, [P. L. p. 309]), prescribing the procedure for redemption of land from municipal tax sales, is applicable where the owners are unknown.

**2. MUNICIPAL CORPORATIONS — TAXATION — REDEMPTION FROM SALE.**

Under the Tax Adjustment Act, commonly known as the Martin Act (Act March 30, 1886, [P. L. p. 149], as amended by Act April 18, 1889, section 3, [P. L. p. 309]), prescribing the procedure for redemption of land from municipal tax sales in case of unknown owners, and providing that if such owner, or any person interested, fails to redeem within the time limited, the Circuit Court shall make an order directing the comptroller to make a deed to the purchaser which shall convey the lands free from all interest of such unknown owners, the order is final, and hence the land cannot be redeemed subsequent thereto, even though the deed has not been executed and delivered by the comptroller.

Opinion by Gummere, C. J.

*Charles L. Jacobus et al., Prosecutors, v. Florence E. Cahill, et al.,  
Respondents.*

(Supreme Court of New Jersey. Filed May 27, 1914.)

GUMMERE, C. J.: The questions involved in this case are identical with those just decided in another litigation between the same parties; the only variance being that different tracts of land are involved. For the reasons stated in the opinion filed in the other cause the defendants in this case are entitled to judgment.

*Erie Elevator Co. et al. v. Mayor and Aldermen of Jersey City  
et al.*

(90 Atl. Rep. 8.)

(Court of Chancery of New Jersey. March 2, 1914.)

1. TAXATION—COLLECTION—INJUNCTION.

Owners alleging in their bill for injunction that the taxes sought to be collected had been paid in full in cash were entitled to relief in a court of equity.

2. MUNICIPAL CORPORATIONS—TAXATION—COLLECTION—EQUITY  
—RETURN OF AMOUNT OBTAINED.

On judicial confirmation of a commissioners' report made in 1903, under the Martin Act, adjusting disputed personal property taxes for a series of years, the city received the entire amount of the award in cash, receipted its collector's bill, and discharged the taxes on its books. In 1911 the tax collector being advised that the award and adjustment were void, changed the entry in the tax books so as to credit the taxpayer with the amount received under the award, and sought to enforce collection of the balance due on the assessments involved in the award. *Held*, that collection would be restrained, unless the city first repaid to the tax debtor the amount paid by it in discharge of the award.

3. MUNICIPAL CORPORATIONS — TAXATION — CONFIRMATION OF  
ADJUSTMENT—POWER TO VACATE—STATUTES.

Under the statute imposing upon the Circuit Court the duty of confirming tax adjustments, the court had the right to set aside a report which it had formerly confirmed, and refer it back to the commissioners. and to confirm the report subsequently made.



## 4. MUNICIPAL CORPORATIONS—TAXATION—ORDER IN TAX PROCEEDINGS—COLLATERAL ATTACK.

On a bill for injunction against the collection of taxes claimed to have been paid under an award of commissioners under the Martin Act, the legality of the award and the confirmation thereof cannot be questioned by the defendant; there being no suggestion of fraud, but rather a contention that the action of the court in vacating a prior order of confirmation was erroneous.

## 5. MUNICIPAL CORPORATIONS—TAXATION—ORDER IN TAX PROCEEDINGS—RATIFICATION—COLLATERAL ATTACK.

If the confirmation of such prior report was vacated by the *bona fide* consent of all the parties interested, the final order of confirmation was immune from collateral attack in the injunction suit, though the court, without such consent, would have been without jurisdiction to make the order of vacation, and its action *sua sponte* would have been open to collateral attack.

## 6. MUNICIPAL CORPORATIONS—ACTIONS—AUTHORITY OF OFFICERS.

A city may be bound by the honest action of its officers conducting a litigation for the city and affecting the procedure therein, though the action of the officers may have resulted to the disadvantage of the city.

## 7. MUNICIPAL CORPORATIONS—TAXATION—ADJUSTMENT—CONFIRMATION OF REPORT—ENTRY OF ORDER.

The Circuit Court's confirmation of a commissioners' report in a tax adjustment proceeding, although judicial in character, need not be put in the form of an order or entered in the minutes, as is required in proceedings generally by Supreme Court rule 40, but may be indorsed upon the report which may then be filed in a public office as notice of confirmation, and, where the duty, if any, rested upon a city through its counsel to have the rule entered in the minutes, it could not, after having accepted the award of the report, object that it was not entered, especially in view of the uniform practice of filing confirmation orders, but not entering them in the minutes.

Opinion by Stevenson, V. C.

*The State, v. John L. Down, Charles C. Ewan, Thomas N. McArthur and Lee T. Hallock, Defendants.*

(Supreme Court of New Jersey. Filed February 24, 1914.)

PER CURIAM: The first count charges that Down, Ewan, McArthur and Hallock conspired to cheat and defraud the Township of Franklin in the County of Gloucester of the receipt of taxes lawfully assessed, in that the three persons first named, being the township committee, did unlawfully reduce the taxes assessed against certain lands and personal property belonging to Down, and that Hallock, as collector, in pursuance of such conspiracy, did unlawfully and corruptly accept such reduced tax in full of the tax as-

sessed whereby the township was cheated. The second count charges the same as to Ewan, another of the committee. The other counts, twelve in number, charge like conduct as to other assessments.

The defendants claim that the township committee are authorized by law to make abatement in taxes, and the collector is required to accept in payment such reductions; therefore they did a legal act, and the indictment is not good unless it sets out facts which show that the acts are criminal, and as none are shown, no crime is charged.

The case of *State v. Young*, 8 Vr. 184 seems to dispose of this contention adversely to defendant. "The conspiracy is the crime, and the overt act bringing it within the requirements of the statute may be a very insignificant affair." The averment of a criminal conspiracy is sufficient where the public is alleged to be defrauded if it be charged that it was wilful and corrupt. *Madden v. State*, 28 Vr. 324.

In the present case the overt act charged was the reduction, among others, of the taxes of two of the defendants and of twelve other persons, and if it be granted that the reduction of taxes on the 21st day of December, due on the 20th, as taxes in arrears, is under the statute a discretionary act, it is, if willfully abused, criminal. *State v. Sweeten*, 54 Vr. 364.

The crime charged is a conspiracy to corruptly reduce taxes from motives of partiality, and the illegality of the indictment is not so plain that we ought to quash. The motion is denied, with costs.

*The State, v. John L. Down, Charles C. Ewan, and Thomas N. McArthur, Defendants.*

(Supreme Court of New Jersey. Filed February 24, 1914.)

PER CURIAM: This is a motion to quash an indictment against the same defendants named in the case of the *State v. the same defendants*, where the crime charged was conspiracy to corruptly reduce taxes. This indictment charges malfeasance in office. The motion to quash is refused for, substantially, the reasons given in disposing of that case.

The motion is denied with costs.

*Edmund Wilson, Attorney-General, at the relation of Wesley A. Palmateer, v. Edward R. Reuben.*

(Supreme Court of New Jersey. Filed January 27, 1914.)

BERGEN, J.: Mr. Justice Voorhees allowed a rule to show cause why the relator should not be permitted to file an information in quo warranto proceedings to oust the respondent from the office of Borough Collector of the Borough of Deal, upon the ground that when appointed he was not a resident of that borough. The testimony taken under the rule seems to show that the respondent was not a resident of the borough when appointed, and that part of the services of the office are performed by one who has no legal authority to do so. Under such circumstances the rule should be made absolute and permission granted to the relator.

*Miller v. Edwards, Comptroller.*

(89 Atl. Rep. 987.)

(Supreme Court of New Jersey. February 25, 1914.)

*(Syllabus by the Court.)*

## 1. TAXATION—TRANSFER TAX—ESTATES TAXABLE.

A non-resident testatrix died, owning stocks in New Jersey corporations, and by her will devised the residue of her estate, after making certain bequests to persons not in the class exempted from payment of a collateral inheritance transfer tax, to her son and daughter in equal shares. Her executor applied to have the transfer tax ascertained and assessed, which was done, and the tax subsequently paid. Before the transfer was in due form allowed by the comptroller, the daughter died, leaving a last will and testament bequeathing her estate to persons not entitled to a transfer of such stocks without payment of tax, and thereupon the comptroller refused to consent to the transfer. *Held*, that the executor of the deceased owner was entitled to transfer upon payment of the transfer tax assessed on his application, and that the estate of the daughter was not liable to a further transfer tax.

## 2. TAXATION—TRANSFER TAX—CERTIORARI—ESTOPPEL.

The payment under protest of such illegal tax by the executor of the mother does not estop him to review the legality of such tax by certiorari.

Opinion by Bergen, J.

*Senff et al. v. Edwards, Comptroller.*

(88 Atl. Rep. 1026.)

(Supreme Court of New Jersey. November 28, 1913.)

*(Syllabus by the Court.)*

## TAXATION—TRANSFER TAX—PROPERTY SUBJECT.

Under section 12 of the Transfer Tax Act (4 Comp. St. 1910, p. 5307), stocks of New Jersey corporations are subject to a transfer tax payable to the State on the transfer thereof by a foreign executor or administrator, although the ultimate distribution of the estate is subject to a contingent remainder.

Opinion by Swayze, J.

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### APPENDIX No. 3.

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1. Rules of the Board of Equalization of Taxes Regulating Practice on Appeal.
2. Rules of the Board of Equalization of Taxes for County Boards of Taxation.
3. Rules of the Board of Equalization of Taxes for the Guidance of Assessors
4. Directory of County Boards of Taxation.
5. List of Assessors and Collectors in New Jersey.
6. Abstract of Ratables, Exemptions, Tax rates, etc., in each Taxing District of the State.



# Rules of the Board of Equalization of Taxes of New Jersey.

## REGULATING THE PRACTICE ON APPEAL.

1. The Board of Equalization of Taxes of New Jersey shall meet on the first Tuesday in April of each year, at the State House in the City of Trenton, at the hour of ten-thirty o'clock in the forenoon, and thereafter at such times to which adjournments are had or as may be fixed by order of the Board. All meetings shall be on Tuesdays, at the hour of ten-thirty o'clock in the forenoon, at the State House in the City of Trenton, unless the Board shall by order fix and determine from time to time other times and places in the State for such meetings.

2. The clerk of the Board shall keep full minutes and records of the proceedings of the Board.

3. A seal shall be procured, which shall be circular in shape, and around the outside margin thereof shall be the words "Board of Equalization of Taxes of New Jersey," and in the centre thereof a copy of the coat of arms of the State of New Jersey, which seal shall be the seal of the Board and shall be used upon all certificates or processes issued by the Board.

4. Parties may appear before the Board in person, or by attorney or agent.

5. All matters before the Board shall be decided by vote, and three votes shall be required for the decision of any matter. The determination of the Board upon any matter shall be evidenced by a judgment, which must be signed by at least three members of the Board and filed with the clerk.

6. Any complaint made under and by virtue of the third section of the act creating this Board, shall be by petition, shortly and definitely setting forth the cause of complaint, and such notice thereof shall be given as the Board may determine, and unless complainant shall have served a copy of said petition on the persons or bodies affected thereby before filing the same with the Board, said complainant shall, with such notice, serve a copy of the petition.

7. All complaints, whether of individuals or corporations, as to assessment of property for taxes, shall be by written petition of appeal to be filed with the clerk of this Board on or before the first day of April following the assessment complained of; which petition shall shortly and definitely set forth the assessment complained of, the ground of complaint and the relief desired, and must be verified by the oath of the complainant.

8. The respondent shall have at least ten days' notice of the time and place of the hearing of petition, unless the Board shall in any case otherwise order, which notice shall be in the form of a citation issued by the clerk under the seal of the Board and served by complainant, and proof of such service filed with the clerk of the Board on or before the date fixed for such hearing.

9. Process of subpoena for the attendance of witnesses before the Board, under the seal of the Board, signed by the clerk, shall be issued by him when requested by either complainants or respondents. Such subpoenas shall be served in the same manner as are subpoenas to testify in the courts of law in this State, and witnesses shall be entitled to the same fees. Service of a notice attached to a subpoena in writing, addressed to any person named therein, requiring the production of any books, papers or documents to be

designated therein, in the custody or under the control of such person at the time and place named in such subpoena, shall be equivalent to a *subpoena duces tecum*.

10. Five days' notice shall be given of any motion to be made before the Board concerning which a party in opposition to the applicant is entitled to be heard for any Tuesday when the Board is sitting in Trenton.

11. Petitions shall be heard in the order of time in which the same are filed with the clerk, excepting that those of the state, counties, municipalities or taxing districts shall have preference over petitions of property owners.

12. At the hearing upon petition, complainant shall first produce such proof as desired to sustain the petition, to be followed by proofs on the part of the respondent, which the complainant may rebut if desired.

13. Any petition of appeal, made under the seventh section of the act creating this Board, shall be filed with the clerk thereof within sixty days after the time of the committing of the grievance complained of, and the petitioner shall apply to the Board for an order as to the giving of notice and the taking of proceedings thereon.

14. The Board may from time to time refer any petition or any matter pending before it to one or more of its members for the purpose of taking testimony and reporting thereon to the Board for its action. At least five days' notice shall be given of the beginning of the taking of testimony in any such matter, but after the same is once commenced it may be continued from time to time in the discretion of the member or members taking the same.

15. All complaints of property owners, made under and by virtue of the fifth section of the act creating this Board, to correct errors, mistakes or omissions in the assessment, which corrections are consented to by the mayor or assessor of the municipality affected, shall be by petition, verified by the oath of the complainant, showing the facts constituting such error, mistake or omission.

16. These rules may be changed, altered, amended, repealed or annulled by the Board at any time.

17. Whenever an appeal shall be taken to this Board concerning any matter upon which a County Board of Taxation has formally acted, the petition of appeal shall recite that fact. In all cases before this Board, a copy of the petition shall be served upon the County Board of Taxation of the County in which the property affected is situate, through its president or secretary. Proof of such service shall be endorsed on the petition of appeal, in the same manner as service and proof thereof are made upon the respondent taxing district.

18. Whenever an appeal is taken from the general assessment of property within a taxing district for the purpose of a readjustment of the apportionment of the State School and County taxes, a copy of the petition and notice of such action must be served upon every taxing district within the county.

19. (Adopted May 14, 1912.) In all cases before this Board in which the respondent taxing district, through its assessor or other officer qualified to give such consent, shall, either in writing filed with this Board or by oral statement made at the time and place fixed for the hearing of such appeals, agree to certain reductions or cancellations of the assessments complained of, judgment in accordance therewith shall not issue by this Board unless the County Board of Taxation of the county in which such taxing district is situate shall concur, in writing or otherwise, in the consent so given, or unless such County Board of Taxation, being present or represented at the hearing of such appeal or duly apprised by this Board of the filing of such consent, shall fail to dissent therefrom; provided, this rule shall not apply to appeals from errors, mistakes or omissions in the assessment, filed under section 5, chapter 67 of the laws of 1906.

## Rules for County Boards of Taxation.

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### AS TO RULES, ORDERS AND DIRECTIONS.

All rules, orders and directions adopted by a County Board of Taxation shall forthwith be submitted to the Board of Equalization of Taxes of New Jersey, which may make any amendments, alterations or additions thereto. Such rules, orders and directions, so revised by the Board of Equalization of Taxes of New Jersey, shall be the rules, orders and directions of said County Board of Taxation, and shall not be repealed, amended or suspended in any case by said County Board of Taxation without the permission of the Board of Equalization of Taxes of New Jersey.

### AS TO THE REVISION OF THE ASSESSMENT LIST AND DUPLICATE.

All increases or decreases in the assessed value of any property, or additions of any omitted property to any assessment list or duplicate, under section 4 of the act creating the County Boards of Taxation, may be made without notice to the owners of the property affected, before the delivery of the duplicate to the collector of the taxing district wherein such property is situate. All increases, decreases or additions made after the delivery of the duplicate to the collector, or after the first day of October, if the duplicate shall not have been delivered by that time, shall be made only on notice in writing to the assessor of the taxing district and to the owner of the property affected. Said notice shall designate a time and place at which persons interested in the proposed action may be heard, and shall be mailed to the post office address of such assessor and owner, or served personally on them, at least five days before such hearing.



## AS TO HEARING PETITIONS OF APPEAL.

The determination of a County Board of Taxation upon any matter shall be evidenced by a judgment, which must be signed by at least two members of the Board and attested by the Secretary.

Each County Board or Taxation shall, before the first Tuesday in August, submit to the Board of Equalization of Taxes of New Jersey a proposed set of rules of procedure for the hearing and disposition of appeals. Such rules should follow, as far as practicable, the rules of procedure adopted by the Board of Equalization of Taxes of New Jersey, due regard being had for the peculiar conditions in and the needs of the county in which said rules are to be applied.

## AS TO COMPLAINTS AGAINST ASSESSORS.

All complaints against assessors or persons charged with reviewing assessments under section 11 of the act creating the County Boards of Taxation shall be made in writing, signed by at least two members of the Board and attested by the clerk. Such complaint shall set forth the charge or charges against the assessor, and shall have annexed thereto specifications of the acts relied upon to sustain such charges. A copy of the complaint and specifications shall be served upon said assessor, and proof of such service shall be endorsed upon the original complaint before filing with the Board of Equalization of Taxes of New Jersey.

RECOMMENDATIONS FOR RULES GOVERNING PRACTICE  
ON APPEAL.

1. The Board shall hold regular meetings at least once a month, which shall be at the county seat.
2. All meetings of the Board shall be held in its office at unless engaged in hearing appeals in the taxing districts of the county.
3. Parties may appear before the Board in person or by attorney or agent.
4. All complaints shall be by petition setting forth the cause of complaint, and such notice shall be given as the Board may determine. The complainant shall have at least three days' notice of the time and place of hearing of petition, unless the Board shall otherwise order.
5. The Board may from time to time refer any petition on any matter pending before it to one or more of its members for the purpose of taking testimony and to report thereon to the Board for its action.
6. The Board shall keep record and minutes of all its meetings and of all hearings held by it.

## Rules of the Board of Equalization of Taxes of New Jersey for the Guidance of Assessors.

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1. (As amended June 9, 1914.) It is hereby ordered by the Board of Equalization of Taxes of New Jersey, under and by virtue of the act entitled "An act to abolish the State Board of Taxation and to create in lieu thereof a board for equalization, revision, review and enforcement of tax assessments," approved March 29th, A. D. 1905 (P. L. 1905, chapter 67), that hereafter, in all assessments of real estate in the taxing districts of this State, the assessor or other taxing officer whose duty it is by law to make such assessments, shall determine the true value of each parcel, lot or tract of real estate assessed in such taxing district, without the buildings and improvements, and shall note the same, and shall determine and note separately the true value of every house and other building or structure on each parcel, lot or tract of real estate, and the whole shall be added and carried out as the value of such parcel, lot or tract.

2. (As amended June 2d, 1914.) Whenever a deduction for debt is claimed from the valuation of intangible personal property on account of a *bona fide* debt due and owing by a person in a taxing district, and the person or corporation to whom the indebtedness is due resides in another taxing district than the one in which the deduction is claimed, it shall be the duty of the assessor allowing the deduction forthwith to notify the assessor in the other taxing district of the name and address of the creditor, and direct him to make an assessment for such debt.



## County Boards of Taxation.

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### ATLANTIC COUNTY BOARD OF TAXATION.

H. Starr Giddings, President, Frederick W. Somers, Thomas B. Williams. Secretary, Franz T. Voelker, Bartlett Building, Atlantic City.

### BERGEN COUNTY BOARD OF TAXATION.

William Conklin, President, Edwin F. Carpenter, Frank McLees. Secretary, Van Vorst Wells, Court House, Hackensack.

### BURLINGTON COUNTY BOARD OF TAXATION.

William F. Morgan, President, Richard P. Hughes, Walter T. Stewart. Secretary, William H. Absalom, Court House, Mt. Holly.

### CAMDEN COUNTY BOARD OF TAXATION.

Charles A. McElhone, President, William Schmid, Francis D. Weaver. Secretary, Hubert H. Pfeil, Court House, Camden.

### CAPE MAY COUNTY BOARD OF TAXATION.

O. I. Blackwell, President, J. W. Tyler, James T. Hoffman. Secretary, Harry Stites, Cape May Court House.

### CUMBERLAND COUNTY BOARD OF TAXATION.

George Hampton, President, Edward H. Corson, William Meyers. Secretary, Samuel Iredell, Court House, Bridgeton.

### ESSEX COUNTY BOARD OF TAXATION.

Jerome T. Congleton, President, John B. Oelkers, William P. Macksey. Secretary, James A. Mungle, 1008 Kinney Building, Newark.

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GLOUCESTER COUNTY BOARD OF TAXATION.

Thomas C. Dilkes, President, Wilson T. Jones, William H. Wolf. Secretary, Thomas W. Hurff, Court House, Woodbury.

HUDSON COUNTY BOARD OF TAXATION.

Philip McGovern, President, Thomas B. Usher, Charles E. Annett. Secretary, Joseph P. McLean, Court House, Jersey City.

HUNTERDON COUNTY BOARD OF TAXATION.

Charles N. Reading, President, John M. Hawk, Samuel D. Skillman. Secretary, Henry B. Green, Court House, Flemington.

MERCER COUNTY BOARD OF TAXATION.

Frank R. Adams, President, Alfred K. Leuckel, Edward B. Morris. Secretary, Harry C. Hartpence, Court House, Trenton.

MIDDLESEX COUNTY BOARD OF TAXATION.

William D. Voorhees, President, William C. Jaques, George J. Haney. Secretary, J. Edward Harned, Court House, New Brunswick.

MONMOUTH COUNTY BOARD OF TAXATION.

William K. Devereux, President, Richard W. Herbert, Albert L. Ivins. Secretary, Charles L. Stout, Court House, Freehold.

MORRIS COUNTY BOARD OF TAXATION.

Edward A. Quayle, President, Thomas Baker, George F. Weber. Secretary, Fred B. Bardon, Court House, Morristown, and Madison.

OCEAN COUNTY BOARD OF TAXATION.

George C. Van Hise, President, A. B. Clute, Cornelius D. Kelly. Secretary, George H. Irons, Court House, Tom's River.

PASSAIC COUNTY BOARD OF TAXATION.

William L. Dill, President, John Toole, W. Grafton Bateman. Secretary, Bernard L. Stafford, Court House, Paterson.

## BOARD OF EQUALIZATION OF TAXES.

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### SALEM COUNTY BOARD OF TAXATION.

Clayton L. Batten, President, Clark Pettit, Frank J. Gaventa. Secretary, M. H. Stratton, Jr., Court House, Salem.

### SOMERSET COUNTY BOARD OF TAXATION.

Andrew E. Kenney, President, James E. Bathgate, Jr., William J. DeMond. Secretary, Carlton P. Hoagland, Court House, Somerville.

### SUSSEX COUNTY BOARD OF TAXATION.

Seeley F. Quince, President, Martin W. Bowman, Robert T. Johnson. . Secretary, O. E. Armstrong, Court House, Newton.

### UNION COUNTY BOARD OF TAXATION.

John J. Collins, President, William A. Coddington, Lloyd Thompson. Secretary, John R. Connolly, Court House, Elizabeth.

### WARREN COUNTY BOARD OF TAXATION.

William J. Barker, President, Michael Connlain, Arthur G. Taylor. Secretary, Claude E. Cook, 98 S. Main Street, Phillipsburg.



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**List of Assessors and Collectors  
in New Jersey.**

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## List of Assessors and Collectors in New Jersey.

### Assessors and Collectors in Atlantic County.

#### County Collector, E. L. Johnson, Atlantic City.

Taxing District.	Assessor—P. O. Address.	Collector—P. O. Address.
City of Absecon—		
First Ward.....	Wm. B. Riley, Absecon.....	Jesse Showell, Absecon.
Second Ward.....	Wm. Prettyman, Absecon.....	
Atlantic City.....	Hugh Genoe, Atlantic City.....	Lewis L. Mathis, Atlantic City.
	A. Ruffu, Jr., Atlantic City.....	
	Walter McDevitt, Atlantic City.....	
East Atlantic City—		
First Ward.....	William Holdskom, East Atlantic City, }	H. D. Smith, Atlantic City.
Second Ward.....	A. B. Smith, East Atlantic City.....	
Buena Vista.....	Orville E. Searle, Vineland, R. F. D. 1. }	A. E. Daggett, Vineland, R. F. D.
Egg Harbor City.....	August Dey, Egg Harbor City.....	
	August A. Breder, Egg Harbor City.....	Henry Kroeckel, Egg Harbor City.
	Henry Flecher, Egg Harbor City.....	
Egg Harbor.....	Wm. Hauenstein, Absecon, R. F. D.....	Benjamin B. Lee, Sculville.
Folsom Borough.....	Louis Schulze, Folsom.....	Thos. Chalmers, Folsom.
Galloway.....	Chester Conover, Oceanville.....	James Somers, Oceanville.
Hamilton.....	Harry Jenkins, Mays Landing.....	C. W. Abbott, Mays Landing.
Town of Hammonton.....	H. J. Montfort, Hammonton.....	A. B. Davis, Hammonton.
	Charles Phillips, Hammonton.....	
	Geo. Berry, Hammonton.....	
Linwood Borough.....	Richard J. Somers, Linwood.....	Alfred Scull, Linwood.
Longport City.....	W. S. Gilmore, Longport.....	W. S. Gilmore, Longport.
Mullica.....	Henry Tapken, Egg Harbor City, Box }	Frank Edwards, Elwood.
	11, R. F. D.....	
Northfield City—		
First Ward.....	Maurice Snyder, Northfield.....	Warren Burroughs, Northfield, Box 135.
Second Ward.....	Frederick Hinckle, Northfield.....	
Pleasantville City.....	Wm. Channell, Pleasantville.....	Webster Price, Pleasantville.
City of Port Republic.....	J. Harry Collins, Port Republic.....	Joseph M. Collins, Port Republic.
	Jos. Loveland, Port Republic.....	
Somers Point City—		
First Ward.....	Oscar Doughty, Somers Point.....	A. Y. Dare, Somers Point.
Second Ward.....	Somers Steelman, Somers Point.....	
Margate City.....	A. B. Repetto, Margate City.....	A. B. Repetto, Margate City.
Ventnor City.....	Percy Howard, Ventnor City.....	J. G. Scull, Ventnor.
	Geo. C. Powell, Ventnor City.....	
Weymouth.....	F. R. McKeague, Tuckahoe.....	Harry D. Fraser, Tuckahoe.

### Assessors and Collectors in Bergen County.

#### County Collector, Walter Christie, Hackensack.

Taxing District. (Townships.)	Assessor—P. O. Address.	Collector—P. O. Address.
Franklin.....	C. H. Bush, Crystal Lake.....	Albert Losier, Midland Park, R. F. D.
Harrington.....	Arnold Kober, Northvale.....	Varisto Marcason, Northvale.
Hillsdale.....	John G. Hansen, Hillsdale, P. O. Box 57.	John U. Voorhis, Hillsdale.
Hoboken.....	Albert Winter, Mahwah.....	John Ackerman, Ramsey.
Lodi.....	F. Kallmunser, Little Ferry.....	Henry Stevers, Hackensack Sub. St. 2.
Midland.....	John D. Bogert, Ridgewood, R. F. D. 1.	Frank McQuaid, Ridgewood, R. F. D. 1.
New Barbadoes.....	E. T. Phillips, Hackensack.....	Geo. Van Buskirk, Hackensack.
Orvil.....	Chas. H. Henlon, Waldwick.....	Wm. S. Peterson, Waldwick.
Overpeck.....	John H. Picken, Ridgely Park.....	M. D. Starker, Ridgely Park.
Palisades.....	Geo. Gengenagel, New Milford.....	Geo. E. Fraser, Peetsburg.
Ridgewood.....	Louis H. Kroder, Ridgewood.....	Wilbur Morris, Ridgewood.
River Vale.....	Lucas A. Blauvelt, Westwood, R. F. }	Geo. F. J. Kociemba, Westwood, R. F. D.
	D. 1.....	
Saddle River.....	Isaac A. Hopper, Fair Lawn.....	G. H. Demarest, Fair Lawn.
Teaneck.....	James B. Armstrong, Englewood, R. F. }	James Philip, Jr., Englewood, R. F. D.
	D. 1.....	

## BOARD OF EQUALIZATION OF TAXES.

Taxing District.	Assessor—P. O. Address.	Collector—P. O. Address.
Union .....	P. A. Kuhn, Lyndhurst.....	Edward O. Bussing, Lyndhurst.
	Wm. Kraft, Lyndhurst.....	
	J. J. Sloyan, Lyndhurst.....	
Washington .....	J. Henry Thomas, Westwood.....	Jerry B. Bloomer, Hillsdale.
Englewood City.....	W. S. Gilhuly, Englewood.....	James J. Markham, Englewood.
	J. M. Gorham, Englewood.....	
	D. G. Bogert, Englewood.....	
(Boroughs.)		
Allendale .....	John Yeomans, Allendale.....	Godfrey Pittis, Allendale.
Alpine .....	L. H. Tavernier, Alpine.....	Chester Du Bois, Alpine.
Bergenfield .....	A. W. Blumstergren, Bergenfield.....	James F. Mulligan, Bergenfield.
Bogota .....	J. F. Hill, Bogota.....	Victor J. Ludwig, Bogota.
Carlstadt .....	John Wulling, Carlstadt.....	Geo. Zimmerman, Carlstadt.
Cliffside Park.....	W. P. McAuley, Grantwood.....	Edward Sheehan, Cliffside.
Closter .....	Harry Gerke, Closter.....	Frank C. Walsh, Closter.
Cresskill .....	J. W. Flecke, Cresskill.....	Geo. N. Deacon, Cresskill.
Delford .....	C. H. Storms, Oradell.....	F. H. Waite, Oradell.
Demarest .....	George V. Morton, Demarest.....	Clarence Bogert, Demarest.
Dumont .....	John W. Foster, Dumont.....	B. C. Fessenden, Dumont.
East Rutherford.....	W. E. Novo, East Rutherford.....	Charles B. Johnson, East Rutherford.
Edgewater .....	J. F. Murphy, Edgewater.....	Charles Van Gelder, Edgewater.
Emerson .....	Nicolas Catogge, Emerson.....	Martin J. Byrnes, Emerson.
Englewood Cliffs.....	Daniel Westervelt, Coytesville.....	Benj. Westervelt, Coytesville.
Fairview .....	Harry G. Smith, Hudson Heights.....	Thomas Fay, Hudson Heights.
Fort Lee .....	Ed. Cavanagh, Fort Lee.....	Charles L. Bender, Fort Lee.
Garfield .....	Wm. D. McNair, Garfield.....	John Stewart, Garfield.
Glen Rock .....	F. B. Ellis, Glen Rock.....	Hubbard Ferguson, Glen Rock.
Harrington Park.....	O. C. Conklin, Harrington Park.....	John H. Harris, Harrington Park.
Hasbrouck Heights.....	E. C. Little, Hasbrouck Heights.....	Chas. E. Hitchcock, Hasbrouck Heights.
Haworth .....	H. B. Van Dusen, Haworth.....	Everett A. Bell, Haworth.
Hobokus .....	Wm. H. Deer, Hobokus.....	John De Vore, Hobokus.
Leonla .....	James E. Easton, Leonla.....	F. H. Trow, Leonla.
Little Ferry .....	Lewis Brauer, Little Ferry.....	James Nally, Little Ferry.
Lodi .....	Cecil W. Hulse, Lodi.....	Edmund Reynier, Lodi.
Maywood .....	Wm. J. Tully, Maywood.....	Robt. H. Goetze, Maywood.
Midland Park.....	W. H. Rackett, Midland Park.....	Henry Sluyter, Midland Park.
Montvale .....	J. D. Van Riper, Montvale, R. F. D. 2.....	Wm. R. Meyer, Montvale.
Moonachie .....	S. T. Saville, Woodridge.....	Wm. C. Roth, Woodridge.
North Arlington .....	D. J. McCarthy, North Arlington.....	R. E. Smith, Jr., North Arlington.
Norwood .....	Wm. H. Demarest, Norwood.....	Charles C. Hoffman, West Norwood.
Oakland .....	A. W. Hopper, Oakland.....	Chas. Scheffeld, Oakland.
Old Tappan .....	Charles De Wolf, Westwood, R. F. D. 1.....	J. J. O'Connor, Westwood, R. F. D. 1.
Pailsades Park.....	W. B. Romaine, Pailsades Park.....	Henry Goldberger, Pailsades Park.
Park Ridge .....	Charles W. Laws, Park Ridge.....	Geo. J. Ritter, Park Ridge.
Ramsey .....	Chas. E. May, Ramsey.....	John Valentine, Ramsey.
Ridgefield .....	John White, Ridgefield.....	P. A. Meserole, Ridgefield.
Riverside .....	W. E. Chapman, North Hackensack.....	Wm. Moffat, River Edge.
Rutherford .....	Chas. L. Crear, Rutherford.....	Frank P. Newman, Rutherford.
Saddle River .....	A. H. Ackerman, Saddle River.....	Andrew Ealer, Saddle River.
Tenafly .....	Henry M. Rogers, Tenafly.....	C. J. Coyte, Tenafly.
Upper Saddle River.....	D. Henry Zabriskie, Allendale, R. F. D. 1.....	James D. Carlough, Allendale, R. F. D. 1.
	D. 2.....	Peter E. De Keyser, Wallington.
Wallington .....	Wm. J. McMahon, Wallington.....	Edwin P. Voorhis, Westwood.
Westwood .....	Nicholas Cleveland, Westwood.....	Oscar Nelson, Woodcliff Lake.
Woodcliff Lake.....	J. H. Wortendyke, Woodcliff Lake.....	Wm. H. Nally, Woodridge.
Wood Ridge .....	Emil H. Pirovano, Woodridge.....	

## Assessors and Collectors in Burlington County.

County Collector, Warren C. Pine, Mount Holly.

Taxing District.	Assessor—P. O. Address.	Collector—P. O. Address.
Bass River Township.....	Chalkley S. Cramer, New Gretna.....	Clarence G. Mathis, New Gretna.
Beverly City.....	Fred. J. Laulinger, Beverly.....	Chas. F. Stevenson, Beverly.
Beverly Township.....	Joseph B. Carter, Delanco.....	Edgar B. Jordan, Delanco.
Bordentown City.....	W. C. Warrack, Bordentown.....	Milton R. Cox, Bordentown.
	David Brower, Bordentown.....	
	D. J. Clark, Bordentown.....	Dr. Hugh LeJambre, Bordentown.
Bordentown Township.....	J. Henry Colkitt, Bordentown.....	
Burlington City.....	John A. Armstrong, Burlington.....	Clarence Fenimore, Burlington.
	Arthur Bentley, Burlington.....	
	Wm. C. Farnar, Burlington.....	James C. McCormick, Burlington.
Burlington Township.....	Thomas B. Gandy, Burlington.....	
Chester Township.....	Geo. W. Heaton, Moorestown.....	Samuel B. Lippincott, Moorestown.
Chesterfield Township.....	Wm. Wallace, Crosswicks.....	Wm. H. Rogers, Crosswicks.
Cinnaminson Township.....	Thomas E. Steele, Palmyra.....	Wm. F. Morgan, Cinnaminson.
Delran Township.....	George H. Friday, Bridgeboro.....	Geo. C. Merrill, Bridgeboro.
Easthampton Township.....	Johnson Oatman, Smithville.....	S. M. McFarland, Smithville.
Evesham Township.....	Wm. F. Powell, Marlton.....	Wm. H. Zelle, Marlton.
Fieldsboro Borough.....	W. H. Errickson, Fieldsboro.....	W. H. Carter, Fieldsboro.

# BOARD OF EQUALIZATION OF TAXES. 91

Taxing District.	Assessor—P. O. Address.	Collector—P. O. Address.
Florence Township.....	Byron Carty, Florence.....	Wallace Fewkes, Florence.
Lumberton Township.....	Edwin C. Davis, Hainesport.....	Walter M. Voorhees, Lumberton.
Mansfield Township.....	Joseph H. Armstrong, Columbus.....	Linton C. Ingling, Columbus.
Medford Township.....	Wm. M. Potts, Medford.....	Fred. W. Branin, Medford.
Mount Laurel Township.....	Benjamin M. Haines, Moorestown.....	Howard L. Weeden, Masonville.
New Hanover Township.....	Charles Remine, Wrightstown.....	Wilbur G. Davis, Wrightstown.
Northampton Township.....	Martin H. Girven, Mt. Holly.....	Francis H. Reed, Mt. Holly.
N. Hanover Township.....	Harry Borden, Jacobstown.....	J. B. Hancock, Cookstown.
Palmyra Township.....	John W. Shade, Palmyra.....	A. Harry Rudduck, Palmyra.
Pemberton Borough.....	L. C. French, Pemberton.....	W. D. Hunt, Pemberton.
Pemberton Township.....	Barclay Seeds, Pemberton.....	Wm. H. Reeves, New Lisbon.
Riverside Township.....	Charles Heiss, Riverside.....	Wm. F. Wilkinson, Riverside.
Riverton Borough.....	Charles G. Davis, Riverton.....	C. F. Earp, Riverton.
Shamong Township.....	Mahlon Prickett, Indian Mills.....	Jas. M. Armstrong, Indian Mills.
Southampton Township.....	Chas. G. Naylor, Vincentown.....	Wm. D. Haines, Vincentown.
Springfield Township.....	A. H. Burtis, Mt. Holly, R. D.....	Geo. Borden, Jobstown.
Tabernacle Township.....	Geo. H. Wisham, Vincentown, R. D.....	Carlton Haines, Vincentown, R. D.
Washington Township.....	Augustus E. Koester, Green Bank.....	Mark C. Sooy, Green Bank.
Westhampton Township.....	S. Wilbur Johnson, Mt. Holly, R. D.....	Firman Dubell, Mt. Holly.
Willingsboro Township.....	Howard J. Hart, Bancocas.....	Jos. E. Bishop, Burlington.
Woodland Township.....	Jacob Dunfee, Chatsworth.....	Fred. V. Dunfee, Chatsworth.

## Assessors and Collectors in Camden County.

County Collector, John W. Sell, Camden.

Taxing District.	Assessor—P. O. Address.	Collector—P. O. Address.
Audubon Borough.....	H. B. Beckley, Audubon.....	Robt. Creighton, Jr., Audubon.
Berlin.....	Xavier F. Ottiger, Berlin.....	Laurence Muller, Berlin.
City of Camden.....	Wilbur B. Ellis, Pres., Camden.....	John S. Roberts, Camden.
	John W. Donges, Camden.....	
	Wm. H. Davis, Camden.....	
	Wm. D. Vanaman, Camden.....	
	F. Walter Toms, Camden.....	
Centre.....	John H. Jackson, Magnolia.....	Wm. F. Ogden, Mt. Ephraim.
Cheeslhurst Borough.....	Bernard Weighand, Waterford, R. F. D.....	Simon Kohout, Cheeslhurst.
Collingswood Borough.....	Frank A. Souder, Jr., Collingswood.....	Robt. S. Duff, Collingswood.
Clementon.....	Geo. W. Evans, Lindenwood.....	J. W. Davis, Clementon.
Delaware.....	Wm. Graff, Haddonfield.....	Jos. Peacock, Haddonfield.
Gloucester.....	Joseph R. Powell, Sicklerville, R. F. D. 1.....	Schuyler C. Godfrey, Blackwood.
Gloucester City.....	John A. Cogan, Gloucester City.....	Harris C. Powell, Gloucester City.
	Frank Butler, Gloucester City.....	
	Lewis T. Groves, Gloucester City.....	
Haddonfield Borough.....	Wm. H. Harrison, Haddonfield.....	Chas. E. Magill, Haddonfield.
Haddon.....	Jas St. C. Williams, Westmont.....	Wm. A. Wilkinson, Westmont.
Haddon Heights Borough.....	M. Atlee Ernold, Haddon Heights.....	Chas. F. Cottringer, Haddon Heights.
Merchantville Borough.....	M. B. Rudderow, Merchantville.....	Harry K. Oakland, Merchantville.
Oaklyn Borough.....	Paul F. Newhall, Oaklyn.....	H. T. Justice, Oaklyn.
Pensauken.....	Harry E. Horner, Merchantville.....	H. Morgan Hatch, Delair.
Voorhees.....	S. H. Gardner, Ashland.....	C. B. Braddock, Gibbsboro.
Winslow.....	Jas. T. Russell, Cedar Brook.....	Geo. Blatherwick, Jr., Blue Anchor.
Wood Lynne Borough.....	J. S. White, Wood Lynne.....	Christian C. H. Dupont, Wood Lynne.
Waterford.....	Theo. Schleinkofer, Ateo.....	F. T. Holton, Ateo.
Laurel Springs Borough.....	Wm. F. Hand, Laurel Springs.....	C. N. Schneider, Laurel Springs.

## Assessors and Collectors in Cape May County.

County Collector, Joseph I. Scull, Ocean City.

Taxing District.	Assessor—P. O. Address.	Collector—P. O. Address.
Avalon Borough.....	Claude Mahan, Peermont.....	W. A. Smith, Avalon.
Cape May City.....	J. Allen Wales, Cape May City.....	Walter Fenderson, Cape May City.
Cape May Point.....	Albert Redifer, Cape May Point.....	John T. Huff, Cape May Point.
Dennis.....	I. Swain Townsend, Clermont.....	H. M. Carroll, Dennisville.
Lower.....	J. H. Hoffman, Cold Spring.....	Scott Seymore, Cold Spring.
Middle.....	V. N. Erricon, Dias Creek.....	Willets Corson, Cape May Court House.
North Wildwood.....	Robert Bright, Angelsea.....	P. L. Peterson, Angelsea.
Ocean City.....	E. B. English, Ocean City.....	E. W. Burleigh, Ocean City.
Sea Isle City.....	W. J. Fox, Sea Isle City.....	Daniel H. Wheaton, Sea Isle City.
South Cape May.....	A. J. Rudolph, South Cape May.....	H. H. Walton, Cape May City.
Upper.....	S. C. G. Stevens, Tuckahoe.....	Alfred Sapp, Petersburg.
West Cape May.....	Sam. Ewing, West Cape May.....	Harry Ludiam, West Cape May.
Wildwood City.....	Lynn H. Boyer, Wildwood.....	R. J. Kay, Wildwood.
Wildwood Crest.....	Wm. A. Justice, Wildwood Crest.....	H. W. Lare, Wildwood Crest.
Woodbine.....	B. Tcherneshafsky, Woodbine.....	S. H. Goldberg, Woodbine.
Stone Harbor.....	Ephraim Barton, Stone Harbor.....	W. W. Bver, Stone Harbor.

## Assessors and Collectors in Cumberland County.

County Collector, E. P. Bacon, Bridgeton.

Taxing District.	Assessor—P. O. Address.	Collector—P. O. Address.
City of Bridgeton.....	Valdemar E. Edwards, Bridgeton.....	Wm. H. McGear, Bridgeton.
	Fred. P. Knettle, Bridgeton.....	
	DeVoe Tomlinson, Bridgeton.....	
City of Millville.....	Chas. Reeves, Jr., Millville.....	Thomas Whitaker, Millville.
	Joshua Cossaboom, Millville.....	
	Alonzo R. Moore, Millville.....	
Commercial .....	Walter L. Sharp, Port Norris.....	Lemuel Robbins, Jr., Port Norris.
Deerfield .....	Elijah R. Parvin, Deerfield.....	Harry L. Woodruff, Bridgeton, E. F. D. 6.
Downe .....	Sheppard Campbell, Newport.....	Benjamin S. Joslin, Newport.
Fairfield .....	Jas. B. Mulford, Fairton.....	John T. Whittier, Fairton.
Greenwich .....	Ethan P. Glaspey, Greenwich.....	Joseph J. Low, Greenwich.
Hopewell .....	Charles E. Bowen, Shiloh.....	A. Van Ayres, Roadstown.
Landis .....	Ernest E. Howe, Vineland.....	Gus. E. Smith, Vineland.
Lawrence .....	Furnan B. Sheppard, Cedarville.....	Wm. M. Brown, Cedarville.
Maurice River.....	Henry Reeves, Jr., Leesburg.....	Ellis Boggs, Port Elizabeth.
Stow Creek.....	Wm. H. Davis, Bridgeton.....	T. B. Dixon, Bridgeton, R. F. D. 8.
Vineland Borough.....	Wm. E. Rogers, Vineland.....	John E. Kuhl, Vineland.

## Assessors and Collectors in Essex County.

County Collector, Richard W. Booth, Nutley.

Taxing District.	Assessor—P. O. Address.	Collector—P. O. Address.
City of Newark.....	Moses Reichmann, Newark.....	Richard J. Franz, Newark.
	John L. Carroll, Newark.....	
	Thos. E. Preston, Newark.....	
	A. W. Swain, Newark.....	
City of Orange.....	John Howe, Newark.....	Frank G. Coughtry, Orange.
	John P. Lee, Orange.....	
	John Keaster, Orange.....	
	Wm. H. Dalton, Orange.....	
City of East Orange.....	D. C. Whitman, East Orange.....	Louis McCloud, East Orange.
	H. C. Williams, East Orange.....	
	Jos. Booth, East Orange.....	
	Samuel Bailey, East Orange.....	
Town of West Orange....	Wm. A. Day, East Orange.....	Frank A. O'Connor, West Orange.
	A. Brandis, West Orange.....	
	Francis Byrne, West Orange.....	
	Chas. A. McCloskey, Jr., West Orange.	
Town of Bloomfield.....	Fred. K. Gals, Bloomfield.....	Frank Foster, Bloomfield.
	R. D. Rawson, Bloomfield.....	
	G. B. Milliken, Bloomfield.....	
Town of Montclair.....	H. W. Jones, Montclair.....	H. A. Sigler, Montclair.
	Robt. B. Harris, Montclair.....	
	Samuel Brewster, Montclair.....	
Town of Irvington.....	Joel P. Martin, Irvington.....	Joseph Harter, Irvington.
	C. W. Pfeil, Irvington.....	
	A. C. States, Irvington.....	
Town of Nutley.....	Ernest P. Cook, Nutley.....	A. H. Van Riper, Nutley.
	John Roth, Nutley.....	
	Hugh Halliday, Nutley.....	
South Orange Village....	Geo. E. Schrieber, South Orange.....	Geo. W. Schrieber, South Orange.
	Raymond T. Marshall, South Orange..	
	Stephen S. Johnson, South Orange....	
South Orange Township...	W. G. Miller, Maplewood.....	A. S. Conklin, Maplewood.
Town of Belleville.....	R. P. Scaine, Jr., Belleville.....	Wm. Stanier, Belleville.
Caldwell Township.....	Theo. Vincent, Caldwell.....	Thos. Peer, Fairfield.
Caldwell Borough.....	G. F. Van Wagenen, Caldwell.....	T. C. Provost, Jr., Caldwell.
Livingston Township....	Wm. Rathbun, Livingston.....	August W. Fund, Livingston.
Millburn Township.....	Chas. R. Reeve, Millburn.....	C. E. Van Fleet, Millburn.
Cedar Grove Township...	A. B. Fretz, Cedar Grove.....	Willard S. Jacobus, Cedar Grove.
Verona Borough.....	Austin E. Hedden, Verona.....	A. G. Barter, Verona.
North Caldwell Borough.	Frank Francisco, Caldwell.....	W. J. Henderson, Caldwell.
West Caldwell Borough..	Caleb Crane, West Caldwell.....	W. Van Ness, Caldwell.
Glen Ridge Borough.....	W. E. Smith, Glen Ridge.....	Francis Burdette, Glen Ridge.
Essex Fells Borough.....	Walter S. Speer, Essex Fells.....	J. A. Speer, Caldwell.
Roseland Borough.....	Peter S. Meeker, Roseland.....	Walter Baldwin, Roseland.

**Assessors and Collectors in Gloucester County.**

County Collector, George E. Pierson, Woodbury.

Taxing District.	Assessor—P. O. Address.	Collector—P. O. Address.
Clayton Borough.....	Wilbur S. Roselle, Clayton.....	Wm. C. Shreve, Clayton.
Deptford .....	C. C. Headley, Westville.....	Jas. P. Avis, Wenonah.
East Greenwich.....	Jas. C. Dawson, Mickleton.....	Frank P. Henry, Clarksboro.
Elk .....	Harry C. Ivins, Aura.....	Kimsey Morgan, Monroeville, R. F. D.
Franklin .....	Chas. H. Lincoln, Newfield, R. F. D.....	Harry C. Richman, Malaga.
Glassboro .....	Burris T. Tomlin, Glassboro.....	M. M. Campbell, Glassboro.
Greenwich .....	Jacob M. Allen, Gibbstown.....	Henry Hesleitner, Gibbstown.
Harrison .....	Eli Heritage, Richwood.....	Wm. G. Nichol, Mullica Hill.
Logan .....	Samuel B. Platt, Bridgeport.....	W. J. Helms, Bridgeport.
Mantua .....	Wm. S. Huff, Sewell.....	Thos. C. Dilkes, Mantua.
Monroe .....	John W. McClure, Williamstown.....	A. F. Cliver, Williamstown.
National Park Borough.....	Louis K. Shaw, National Park.....	P. B. Milligan, National Park.
Paulsboro Borough.....	Jacob Ballinger, Paulsboro.....	Wm. H. Flowers, Jr., Paulsboro.
Pitman Borough.....	C. W. Sickler, Pitman.....	J. M. McCowan, Pitman.
South Harrison.....	D. C. Lippincott, Harrisonville.....	S. S. Gonover, Harrisonville.
Swedesboro Borough.....	Wilbert Batten, Swedesboro.....	Harry Maybaw, Swedesboro.
Washington .....	George R. Huff, Turnerville.....	Brooks Huff, Turnerville.
Wenonah Borough.....	Hiram S. Leap, Wenonah.....	Robt. McKeighan, Wenonah.
Westville Borough.....	Wm. H. Lawrence, Westville.....	Jos. P. Pratt, Westville.
West Deptford.....	James Carter, Thorofare, R. F. D.....	Louis K. Wilkins, Thorofare.
Woodbury City—		
First Ward.....	John G. Kernan, Woodbury.....	Ernest Redfield, Woodbury.
Second Ward.....	W. E. Keat, Woodbury.....	
Third Ward.....	F. J. W. Brennan, Woodbury.....	
Woolwich .....	Chas. H. Brown, Swedesboro.....	J. Herbert Sickler, Swedesboro.

**Assessors and Collectors in Hudson County.**

County Collector, Frederic Rider, Jersey City.

Taxing District.	Assessor—P. O. Address.	Collector—P. O. Address.
City of Jersey City.....	George F. Brensinger, Director of Finance and Revenue, Jersey City.....	George F. Brensinger, Jersey City.
City of Hoboken.....	Henry Lohmann, Jr., Hoboken.....	
	Thos. F. Carey, Hoboken.....	Richard Bowes, Hoboken.
	Thomas Coughlin, Hoboken.....	
	Stephen F. Cooke, Hoboken.....	
	Chas. Guaraglia, Hoboken.....	Geo. H. Kramer, Bayonne.
City of Bayonne.....	J. Edsall Johnson, Bayonne.....	
North Bergen.....	James Nolan, New Durham.....	
Secaucus Borough.....	David Carroll, Secaucus.....	Henry Andes, North Bergen.
Town of West Hoboken.....	John C. Bunton, West Hoboken.....	Lewis Huber, Secaucus.
	George Raven, West Hoboken.....	Robt. G. Taylor, West Hoboken.
	Frederick Berke, West Hoboken.....	
West New York.....	John Veit, West New York.....	Daniel P. Curry, West New York.
	Emil A. Mansmann, West New York.....	
	Joseph V. McNeill, West New York.....	
Town of Union.....	Chas. Singer, Jr., Town of Union.....	Thos. McClelland, Town of Union.
	Joseph Kreinert, Town of Union.....	
	Fred. Berenbroick, Town of Union.....	
Weehawken .....	John G. Meister, Weehawken.....	John Callery, Weehawken.
Guttenberg .....	Wm. Klugist, Guttenberg.....	Joseph Weber, Guttenberg.
Town of Kearny.....	William Nairn, Kearny.....	Harry B. Caithness, Kearny.
	Jethro Zelfitz, Kearny.....	
	Lewis W. Wilson, Arlington.....	Bernard P. Walsh, Harrison.
Town of Harrison.....	Francis McSorley, Harrison.....	
East Newark Borough....	Daniel J. Delaney, East Newark.....	Terence H. O'Donnell, East Newark.

**Assessors and Collectors in Hunterdon County.**

County Collector, Wm. D. Bloom, Flemington.

Taxing District.	Assessor—P. O. Address.	Collector—P. O. Address.
Alexandria Township.....	Wm. B. Wean, Milford, R. D.....	Wm. C. Hackett, Pattenburg.
Bethlehem Township.....	Wm. C. Riddle, Bloomsbury, R. D. 1.....	M. M. Lott, Hampton, R. D.
Bloomsbury Borough.....	John H. Haney, Bloomsbury.....	Wm. W. Rutt, Bloomsbury.
Town of Clinton.....	John C. Dalrymple, Clinton.....	Wm. Teets, Clinton.
Clinton Township.....	Bergen B. Berkaw, Annandale.....	Jas. B. Rockafellow, Lebanon, R. D.

Taxing District.	Assessor—P. O. Address.	Collector—P. O. Address.
Delaware Township.....	Harry Johnson, Rosemont.....	Horace Parks, Stockton.
East Amwell Township.....	John J. Horne, Hopewell, R. D. 1.....	Geo. Strimple, Sr., Ringoes.
Flemington Borough.....	James A. Kline, Flemington.....	Howard Higgins, Flemington.
Franklin Township.....	Elwood Nixon, Quakertown.....	Chas. H. Mathews, Quakertown.
Frenchtown Borough.....	J. C. Butler, Frenchtown.....	Allison P. Rittenhouse, Frenchtown.
Hampton Borough.....	Chas. A. Underwood, Hampton.....	Jos. Gardner, Jr., Hampton.
High Bridge Borough.....	Leonard W. Dorland, High Bridge.....	J. M. Appgar, High Bridge.
Holland Township.....	Walter Burgstesser, Milford, R. D. 1.....	Wm. T. Eichlin, Bloomsbury, R. D.
Kingwood Township.....	Wm. W. Case, Baptistown.....	Thos. Jardine, Stockton, R. D. 2.
Lambertville—		
First Ward.....	James F. Hogan, Lambertville.....	A. Wilson Muirheid, Lambertville.
Second Ward.....	Alfred K. Heath, Lambertville.....	
Third Ward.....	Harry J. Callan, Lambertville.....	
Lebanon Township.....	Geo. H. Castner, Califon, R. D.....	Geo. O. Gardner, Glen Gardner.
Milford Borough.....	Frank P. Vanderbilt, Milford.....	Alonso Sinclair, Milford.
Raritan Township.....	Theo. H. Dilts, Three Bridges.....	Jas. H. Swallow, Ringoes.
Readington Township.....	Wm. T. Hoffman, Whitehouse Station.....	Frank A. Cole, Three Bridges.
Stockton Borough.....	Wm. P. Mason, Stockton.....	Peter A. Shepherd, Stockton.
Tewksbury Township.....	Hosekiah Philhower, Califon.....	Morris J. Welsh, New Germantown.
Union Township.....	Morris Stockton, Pattenburg.....	Edward Duckworth, Jutland.
West Amwell Township.....	Geo. W. Carr, Lambertville, R. D.....	Harry D. Phillips, Lambertville, R. D. 2.

## Assessors and Collectors in Mercer County.

County Collector, Joseph H. Black, Trenton.

Taxing District.	Assessor—P. O. Address.	Collector—P. O. Address.
Ewing.....	Wallace Lanning, Trenton, R. F. D.....	Wm. B. Fort, Trenton Junction.
East Windsor.....	S. L. Mount, Etra.....	W. C. Black, Hightstown.
Hamilton.....	Harry M. Rogers, Hamilton Square.....	Harvey E. Rogers, 1520 E. Clinton Ave., Trenton.
Hightstown Borough.....	John R. Shangle, Hightstown.....	W. N. Cunningham, Hightstown.
Hopewell Borough.....	Wm. S. Hickson, Hopewell.....	Irvin McDowell, Hopewell.
Hopewell.....	Jos. R. Burroughs, Pennington, R. F. D. 1.....	Samuel W. Hart, Harboursont.
Lawrence.....	Frank Pierson, Lawrenceville.....	J. M. Berrien, Lawrenceville.
Pennington Borough.....	John E. Sinclair, Pennington.....	W. G. Clendenning, Pennington.
Princeton Borough.....	Richard Rowland, Princeton.....	James Mulholland, Princeton.
Princeton.....	John H. Warren, Princeton.....	Edgar Hunt, Princeton.
City of Trenton.....	Robert E. Volk, Trenton.....	Clinton J. Swartz, Trenton.
	Charles H. Metzger, Trenton.....	
	John Nevius, Trenton.....	
Washington.....	C. N. Hutchinson, Robbinsville.....	Charles S. Hulse, Robbinsville.
West Windsor.....	Herbert J. Coleman, Trenton, R. F. D. 2.....	D. D. Bergen, Dutch Neck.

## Assessors and Collectors in Middlesex County.

County Collector, Thomas H. Hagerty, New Brunswick.

Taxing District.	Assessor—P. O. Address.	Collector—P. O. Address.
City of New Brunswick.....	Horatio C. Mount, New Brunswick.....	George Welgel, New Brunswick.
	Garnett A. Rolfe, New Brunswick.....	
	John J. Kinney, New Brunswick.....	
City of Perth Amboy.....	Matthew T. Smith, Perth Amboy.....	Richard F. White, Perth Amboy.
	William Quigley, Perth Amboy.....	
	Justus Kaletsch, Perth Amboy.....	
City of South Amboy.....	Edward Dewan, South Amboy.....	John Sutliff, South Amboy.
	Louis F. Meinzer, South Amboy.....	
	Harvey Emmons, South Amboy.....	
Cranbury.....	C. Raymond Wicoff, Cranbury.....	Wm. F. Perrine, Cranbury.
Dunellen Borough.....	John H. L. Peters, Dunellen.....	Isaac J. Stites, Dunellen.
East Brunswick.....	Henry Wardsdorfer, New Brunswick.....	George D. Rue, Old Bridge.
Helmetta Borough.....	Walter B. Helme, Helmetta.....	John Rothbar, Helmetta.
Highland Park Borough.....	Frank Deinzer, Highland Park.....	Edwin W. Herbert, New Brunswick.
Jamesburg Borough.....	Wm. E. Paxton, Jamesburg.....	John Erhart, Jamesburg.
Madison.....	D. Halstead Brown, Old Bridge, R. F. D. 1.....	Edward Barker, Matawan.
Metuchen Borough.....	J. T. Breen, Metuchen.....	Charles Taussig, Metuchen.
Middlesex Borough.....	Wm. D. Voorhees, Bound Brook.....	Nelson M. Giles, Bound Brook.
Milltown Borough.....	Chas. M. Snedeker, Milltown.....	Chas. Sevenhair, Milltown.
Monroe.....	Robt. R. Vandenberg, Prospect Plains.....	Abijah Applegate, Prospect Plains.
North Brunswick.....	Michael Anderson, Jr., New Brunswick.....	Isaac V. Williamson, New Brunswick.
Piscataway.....	Geo. W. Corriell, New Market.....	Wm. B. La Rue, Bound Brook.
Raritan.....	W. Theo. Woerner, Metuchen.....	Everitt B. Tappen, New Brunswick, R. F. D. 1.

# BOARD OF EQUALIZATION OF TAXES.

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Taxing District.	Assessor—P. O. Address.	Collector—P. O. Address.
Roosevelt Borough.....	Wm. D. Casey, Carteret.....	Chas. A. Brady, Carteret.
Sayreville .....	Thos. Creamer, Sayreville.....	Jonathon Bright, Sayreville.
South Brunswick.....	Wm. Perkins, Kingston.....	R. A. Snedeker, Dayton.
South River Borough.....	James C. Bowne, South River.....	Geo. Allgair, South River.
Spottswood Borough.....	Arthur D. Appleby, Spottswood.....	John H. Dill, Spottswood.
Woodbridge .....	B. J. Dunigan, Woodbridge.....	L. M. Campbell, Woodbridge.

## Assessors and Collectors in Monmouth County.

County Collector, Charles F. MacDonald, Freehold.

Taxing District. (Townships.)	Assessor—P. O. Address.	Collector—P. O. Address.
Atlantic .....	Frank E. Heyer, Colt's Neck.....	Chas. Sherman, Colt's Neck.
Eatontown .....	Wm. J. Taylor, Eatontown.....	Benj. Van Kueren, Eatontown.
Freehold .....	Clark Conine, Freehold.....	John W. Hulse, Freehold.
Holmdel .....	Wm. Ackerson, Hazlet.....	John Van Mater, Hazlet.
Howell .....	Jas. H. Butcher, Freehold, R. D. 2.....	Fred. D. Barkalow, Adelphia.
Manalapan .....	W. Denise Herbert, Englishtown.....	W. G. Conover, Englishtown.
Marlboro .....	W. C. McElwaine, Englishtown.....	Chas. E. Conover, Wickatunk.
Matawan .....	Richard Heuser, Matawan.....	Geo. F. Keller, Cliffwood.
Middletown .....	Omar Sicles, Navesink.....	John M. West, Middletown.
Millstone .....	Geo. J. Ely, Sr., Cranbury, R. F. D.....	R. G. Strahan, Clarksburg.
Neptune .....	Jas. L. Thompson, Asbury Park.....	W. H. Gravatt, Asbury Park.
Ocean .....	Harry G. Van Note, Oakhurst.....	Harry F. Davis, Oakhurst.
Raritan .....	H. L. Lehr, Keansburg.....	Geo. B. Roberts, Keyport.
Shrewsbury .....	Harry G. Borden, Shrewsbury.....	B. J. Parker, Shrewsbury.
Upper Freehold.....	Wm. Quicksill, Hornerstown.....	C. Gordon Myers, Imlaystown.
Wall .....	Geo. E. Rogers, Belmar, R. F. D.....	Chas. White, Belmar, R. F. D.
(Boroughs.)		
Atlantic Highlands.....	T. H. Leonard, Atlantic Highlands.....	E. H. Cook, Atlantic Highlands.
Allentown .....	Geo. A. Longshore, Allentown.....	Edw. Dilatush, Allentown.
Allenhurst .....	J. R. Hoffman, Allenhurst.....	E. H. Ward, Jr., Allenhurst.
Avon-by-the-Sea .....	F. R. Casner, Avon.....	Leroy Soffel, Avon.
Belmar .....	Geo. G. Titus, Belmar.....	Abram Borton, Belmar.
Bradley Beach.....	Geo. H. Bennett, Bradley Beach.....	E. B. Foster, Bradley Beach.
Deal .....	Geo. A. Frick, Deal Beach.....	Edw. R. Ruben, Deal Beach.
Englishtown .....	Ira A. Huishart, Englishtown.....	D. R. Richmond, Englishtown.
Fair Haven .....	Wm. Churchin, Fair Haven.....	Geo. W. Smith, Fair Haven.
Farmingdale .....	R. B. Tilton, Farmingdale.....	John R. Allaire, Farmingdale.
Highlands .....	Abram J. Parker, Highlands.....	Grandin V. Johnson, Highlands.
Keyport .....	W. Con. Smith, Keyport.....	John S. Hendrickson, Keyport.
Manasquan .....	Jas. H. Rice, Manasquan.....	R. Frank Newman, Manasquan.
Matawan .....	Bert Cartan, Matawan.....	Wm. A. Fountain, Matawan.
Monmouth Beach.....	Geo. Robbins, Monmouth Beach.....	John McWood, Jr., Monmouth Beach.
Neptune City Borough.....	A. Frank Bennett, Jr., Avon.....	Edwin F. Bennett, Avon.
Red Bank Borough.....	Ellwood B. Ivins, Red Bank.....	Wm. M. Thompson, Red Bank.
Seabright .....	James A. Ryan, Seabright.....	D. W. Bedford, Seabright.
Spring Lake.....	Benj. Y. Patterson, Spring Lake.....	Wm. W. Trout, Spring Lake.
Rumson .....	Victor A. Ligier, Oceanic.....	Tunis S. Barriclow, Oceanic.
West Long Branch.....	Fred. A. Beale, Long Branch, R. F. D. 1.....	Geo. L. Gibbs, West Long Branch.
(Cities.)		
Asbury Park.....	Martin A. Ferris, Asbury Park.....	Wm. E. Harrison, Asbury Park.
Long Branch.....	H. B. Bennett, Long Branch.....	Frank L. Howland, Long Branch.

## Assessors and Collectors in Morris County.

County Collector, Joseph F. McLean, Butler.

Taxing District. (Townships.)	Assessor—P. O. Address.	Collector—P. O. Address.
Boonton .....	Edmund H. Stickle, Boonton, R. F. D. 2.....	John W. Allen, Boonton.
Chatham .....	Herbert J. Rebout, Madison.....	Dayton Baldwin, New Providence.
Chester .....	Charles Rhinehart, Chester.....	Jos. W. Croot, Chester.
Denville .....	Jos. Ellsworth, Denville.....	Geo. D. Vanorden, Denville.
Hanover .....	Stanley H. Lyon, Morris Plains.....	E. Halsey Bell, Boonton, R. F. D. 1.
Jefferson .....	Chas. Chamberlain, Wharton, R. F. D.....	Wm. Willis, Lake Hopatcong.
Mendham .....	Fred. H. Garra-brant, Brookside.....	Chas. L. Lade, Brookside.
Montville .....	Fred. Van Duyn, Towaco.....	Frank L. Jacobus, Towaco.
Morris .....	Thos. T. Sands, Morristown.....	Wm. H. Thompson, Morristown.
Mt. Olive.....	Hezekiah Smith, Flanders.....	Richard H. Stevens, Mt. Olive.
Passaic .....	Theodore W. Wabout, Stirling.....	Wm. H. Smith, New Vernon.
Pequannoc .....	Alfred Gilland, Pompton Plains.....	Thos. W. Benjamin, Lincoln Park.



Taxing District.	Assessor—P. O. Address.	Collector—P. O. Address.
Randolph .....	Ellison Coe, Mount Freedom.....	Richard Bassett, Jr., Dover, R. F. D. 2.
Rockaway .....	Wm. Winters, Hibernia.....	Wm. J. Daddow, Hibernia.
Roxbury .....	Edw. W. Kilpatrick, Kenvil.....	John F. Scheer, Ledgewood.
Washington .....	Geo. H. Sliker, Port Murray, R. F. D.....	Lyman Kice, German Valley.
(Boroughs.)		
Butler .....	Chas. A. Decker, Butler.....	Jesse Ward, Butler.
Chatham .....	Walter V. Sayre, Chatham.....	Lawrence Day, Chatham.
Florham Park.....	Wm. V. Tunie, Madison.....	Frederick A. Cory, Florham Park.
Madison .....	Samuel Brant, Madison.....	F. Irving Morrow, Madison.
Mendham .....	John H. Quimby, Mendham.....	Frank McMurtry, Mendham.
Mt. Arlington.....	Frank H. Schafer, Mt. Arlington.....	F. H. Tappen, Mt. Arlington.
Netcong .....	A. Austin King, Netcong.....	Robt. J. Pettit, Netcong.
Rockaway .....	W. A. Parlman, Rockaway.....	Daniel Brooks, Rockaway.
Wharton .....	Chas. H. Porter, Wharton.....	John Kernick, Wharton.
(Towns.)		
Boonton .....	Geo. W. Blanchard, Boonton.....	Geo. M. Mutchler, Boonton.
Dover .....	Thos. O. Bassett, Dover.....	James T. Lowe, Dover.
Morristown .....	Stephen C. Griffith, Morristown.....	Samuel Karn, Morristown.

## Assessors and Collectors in Ocean County.

County Collector, J. G. Holman, Lakewood.

Taxing District.	Assessor—P. O. Address.	Collector—P. O. Address.
Barnegat City.....	Wm. H. Bailey, Barnegat City.....	J. C. Dugan, Barnegat City.
Bay Head Borough.....	Julius Foster, Bay Head.....	Julius Foster, Jr., Bay Head.
Beach Haven Borough.....	H. D. Colleson, Beach Haven.....	Horace Cramer, Beach Haven.
Berkeley .....	Devine Butler, Bayville.....	E. L. Worth, Bayville.
Brick .....	Peter R. Erickson, Pt. Pleasant.....	A. S. Osborn, Herbertsville.
Dover .....	L. B. Gravatte, Toms River.....	S. R. Applegate, Toms River.
Eagleswood .....	P. R. Sprague, West Creek.....	W. J. Jones, Westcreek.
Harvey Cedars Borough.....	P. F. Fackenthal, Harvey Cedars.....	John Schram, Harvey Cedars.
Island Heights.....	Wm. T. McKaig, Island Heights.....	Samuel Leming, Island Heights.
Jackson .....	Wm. C. S. Brown, Cassville.....	Gilbert Clayton, Freshold, R. F. D. 8.
Lacey .....	B. F. Matthews, Forked River.....	Claude D. Uplike, Forked River.
Lavalette Borough.....	Jas. D. Ferris, 2218 Mt. Vernon Street, Philadelphia.....	A. B. Kean, Lavalette.
Lakewood .....	John Lane, Lakewood.....	T. J. Elmer, Lakewood.
Little Egg Harbor.....	J. C. Parker, Parkertown.....	Chas. E. Cummings, Parkertown.
Long Beach .....	Jas. B. Willets, Toms River.....	H. Earle McConnell, Beach Haven.
Manchester .....	E. T. Beers, Lakehurst.....	Wm. F. Murray, Lakehurst.
Mantoloking Borough.....	Runyon Colle, Mantoloking.....	E. K. Stillwell, Mantoloking.
Ocean .....	Wm. B. Wilkins, Waretown.....	B. F. Predmore, Waretown.
Plumsted .....	Geo. Hartshorn, New Egypt.....	W. C. Van Horn, New Egypt.
Pt. Pleasant Beach Bor.....	H. B. Knight, Pt. Pleasant.....	Fred. C. Havens, Pt. Pleasant.
Seaside Heights Borough.....	J. C. Tindell, Seaside Heights.....	Clyde G. Marcey, Seaside Heights.
Seaside Park Borough.....	Frank Brockway, Seaside Park.....	Frank Hewitt, Seaside Park.
Stafford .....	Geo. F. Pharo, Manahawkin.....	Luke A. Courtney, Manahawkin.
Surf City.....	Thos. F. Callahan, Surf City.....	J. Walter Donahue, Surf City.
Tuckerton .....	W. Otis Jones, Tuckerton.....	Samuel S. Anderson, Tuckerton.
Union .....	M. M. Olnowich, Barnegat.....	H. A. Talbert, Barnegat.

## Assessors and Collectors in Passaic County.

County Collector, John L. Conklin, Paterson.

Taxing District.	Assessor—P. O. Address.	Collector—P. O. Address.
City of Paterson.....	Maurice J. Angland, Paterson.....	Eugene Wickham, Paterson.
	Thomas H. Bisk, Paterson.....	
	Franklin Boyle, Paterson.....	
	Timothy Delaney, Paterson.....	
City of Passaic.....	John Colfer, Paterson.....	Arthur D. Bolton, Passaic.
	James T. Boyle, Passaic.....	
	John Woods, Passaic.....	
	Louis Lipchitz, Passaic.....	
Acquackanonk Township.....	Aaron Witte, Passaic.....	
	Richard Berry, Clifton.....	S. G. Thornburn, Clifton.
Little Falls Township.....	Wm. M. Zelfi, Little Falls.....	Edward G. Roome, Little Falls.
Wayne Township.....	Thomas D. Ryerson, Wayne.....	George Roat, Paterson, R. F. D. 1.
West Milford Township.....	John M. Weaver, Newfoundland.....	Moses Post, Newfoundland.
Pompton Township.....	Joseph C. Bean, Midvale.....	S. I. Goodfellow, Wanaque.
Pompton Lakes Borough.....	George W. Mickens, Pompton Lakes.....	Fred. W. Gregg, Pompton Lakes.
Hawthorne Borough.....	Fritz Kern, North 17 St., Paterson.....	Wm. G. Van Stone, Hawthorne.

# BOARD OF EQUALIZATION OF TAXES.

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Taxing District.	Assessor—P. O. Address.	Collector—P. O. Address.
Totowa Borough.....	Henry R. Crews, Paterson, R. F. D. 1...	John W. Sutton, Paterson.
North Haledon Borough....	Arnold E. Miller, North Haledon.....	Samuel Buser, Haledon.
Prospect Park Borough....	Peter Hofstra, 309 North 11th St., Paterson .....	Peter Pousma, Paterson.
Haledon Borough.....	William Buschmann, Jr., Haledon.....	Henry Atkinson, Paterson.
West Paterson Borough....	David Smith, West Paterson.....	Edward Roome, Little Falls.

## Assessors and Collectors in Salem County.

County Collector, A. Smith Reeves, Salem.

Taxing District.	Assessor—P. O. Address.	Collector—P. O. Address.
City of Salem—		
East Ward.....	Wm. T. Miffin, Salem.....	} Alfred D. Mitchell, Salem.
West Ward.....	Isaac Klein, Salem.....	
Elsinboro .....	Wm. D. Griscom, Salem, R. D. 3.....	James S. Stackhouse, Salem, R. D.
Mannington .....	Elmer Griscom, Salem, R. D.....	Chas. E. Hires, Salem, R. D.
Lower Alloway Creek.....	Edw. Hancock, Hancock's Bridge.....	H. Norman Fogg, Hancock's Bridge.
Quinton .....	Andrew S. Harris, Quinton.....	Jo. Thompson, Jr., Quinton.
Alloway .....	Henry M. Loveland, Bridgeton, R. D. 8.....	Shirley S. Dunham, Alloway.
Lower Penn's Neck.....	Chas. Casperson, Pennsville.....	Henry Staneley, Pennsville.
Upper Penn's Neck.....	Willard Layton, Pennsgrove.....	Herman Day, Pennsgrove.
Pennsgrove Borough.....	David P. Featherer, Pennsgrove.....	Sheppard L. Boon, Pennsgrove.
Oldmans .....	Geo. S. Justice, Pedricktown.....	Carl B. Green, Pedricktown.
Pilesgrove .....	Maxwell W. Buzby, Woodstown, R. D.....	Edw. Humphreys, Sharpstown.
Woodstown Borough.....	Jonas Chew, Woodstown.....	D. Russell Stratton, Woodstown.
Upper Pittsgrove.....	R. A. Robinson, Monroeville.....	S. M. Heritage, Elmer.
Pittsgrove .....	George Shalick, Centreton.....	Jas. W. Golder, Centreton.
Elmer Borough.....	Ralph Duffield, Elmer.....	Chas. P. Creamer, Elmer.

## Assessors and Collectors in Somerset County.

County Collector, E. B. Allen, Somerville.

Taxing District.	Assessor—P. O. Address.	Collector—P. O. Address.
Bedminster .....	H. D. McMurtry, Somerville, R. D. 8...	Thos. Moore, Gladstone.
Bernards .....	Jos. A. Kronenberg, Bernardsville.....	Robt. Kay, Liberty Corner.
Branchburg .....	Augustus McCullough, North Branch Station .....	} John Ritchie, Neshanic Station.
Bridgewater .....	John Slattery, Baritan.....	
Bound Brook Borough.....	Wm. Schure, Bound Brook.....	Robt. T. Brampton, Bound Brook.
Franklin .....	Cornelius Cadmus, Middlebush, R. F. D.....	Edwin Garretson, East Millstone.
Hillsborough .....	H. S. Van Nuys, Jr., Millstone, R. F. D. 1.....	C. G. Horner, Neshanic.
Montgomery .....	C. B. Allshouse, Skillman, R. F. D. 1.....	A. S. Hageman, Skillman, R. F. D.
Millstone Borough.....	S. M. Wikoff, Millstone.....	E. M. Davis, Millstone.
North Plainfield.....	Francis E. Bodin, Watchung.....	Melvin H. Cleaves, Watchung.
North Plainfield Borough.....	Justus H. Cooley, North Plainfield.....	Geo. F. Brown, North Plainfield.
Peapack and Gladstone Borough .....	E. C. Blazure, Gladstone.....	Dalton C. Smith, Gladstone.
Rocky Hill Borough.....	Geo. W. Mason, Rocky Hill.....	Dr. M. Reeve, Rocky Hill.
South Bound Brook Bor....	Isaac R. Thatcher, South Bound Brook.....	Jacob Byer, South Bound Brook.
Somerville Borough.....	Bogart T. Conkling, Somerville.....	Jacob K. Brokaw, Somerville.
Warren .....	Geo. Bowers, Warrenville.....	Harry C. Zaiser, Plainfield, R. F. D. 8.

## Assessors and Collectors in Sussex County.

County Collector, Lewis S. Iliff, Newton.

Taxing District.	Assessor—P. O. Address.	Collector—P. O. Address.
Andover .....	Wm. Iliff, Newton, R. D. 3.....	Geo. M. Hendershot, Newton, R. D. 8.
Andover Borough.....	Wm. E. Wilson, Andover.....	Harry A. Stackhouse, Andover.
Branchville Borough.....	Geo. W. Roe, Branchville.....	Alfred J. Canfield, Branchville.
Byram .....	Geo. M. Prickett, Landing, R. D. 1.....	Frank W. Spranger, Andover, R. D. 1.
Frankford .....	Geo. W. Smith, Augusta.....	Jacob M. Van Aken, Beemerville.
Franklin Borough.....	F. N. Henderson, Franklin Furnace.....	James I. Crane, Franklin Furnace.
Fredon .....	Wm. N. Westbrook, Newton, R. D. 1.....	Harry G. Wilson, Newton, R. D. 1.
Green .....	I. L. Labar, Tranquility.....	Howell Hamilton, Newton, R. D. 1.
Hampton .....	John W. Thompson, Swartswood.....	Willard A. Yetter, Halsey.
Hardyston .....	Nicholas Farber, Hamburg.....	Jonas S. Woods, Hamburg.
Hopatcong Borough.....	Perley E. Boomer, Landing.....	Gustave Reinberg, Landing.
Lafayette .....	Wm. S. Vought, Lafayette.....	Chas. E. Mackerley, Lafayette.

Taxing District.	Assessor—P. O. Address.	Collector—P. O. Address.
Montague .....	Geo. McCarty, Port Jervis, N. Y., R. D. 1.	Loren T. Cole, Port Jervis, N. Y., R. D. 1.
Newton .....	A. V. B. Mackerley, Newton.	Norman B. Anderson, Newton.
Sandyston .....	Warren H. VanSickle, Layton.	Frank McKeely, Layton.
Sparta .....	Saron Munson, Sparta.	David L. Dolan, Ogdensburg.
Stanhope Borough.....	Wm. C. Best, Stanhope.	John D. Coursen, Stanhope.
Stillwater .....	O. Van Horn, Stillwater.	Wm. S. Huff, Middleville.
Sussex Borough.....	Marshall Hunt, Sussex.	Peter V. Hammond, Sussex.
Vernon .....	R. D. Simpson, McAfee Valley.	Andrew S. Drew, Vernon.
Walpack .....	Jos. W. Bunnell, Walpack Centre.	Chas. P. Haney, Flatbrookville.
Wantage .....	Simeon M. Parcel, Sussex.	Frank T. Snook, Papakating.
Ogdensburg Borough.....	Halsey Hoppage, Ogdensburg.	David L. Dolan, Ogdensburg.

## Assessors and Collectors in Union County.

County Collector, N. R. Leavitt, Elizabeth.

Taxing District.	Assessor—P. O. Address.	Collector—P. O. Address.
Clark Township.....	W. J. Thompson, Rahway, R. F. D. 1.	George Holland, Picton.
Cranford .....	F. R. Swackhamer, Cranford.	T. A. Crane, Cranford.
City of Elizabeth—		
First Ward.....	Thomas Flynn, Elizabeth.	John J. McGrath, Elizabeth.
Second Ward.....	John J. Clancy, Elizabeth.	
Third Ward.....	John P. Leonard, Elizabeth.	
Fourth Ward.....	Hugh F. Boyle, Elizabeth.	
Fifth Ward.....	Charles B. Hauck, Elizabeth.	
Sixth Ward.....	Charles J. Mahon, Elizabeth.	
Seventh Ward.....	Adam Schmitt, Elizabeth.	
Eighth Ward.....	William J. Motley, Elizabeth.	
Ninth Ward.....	Walter Zimmerman, Elizabeth.	
Tenth Ward.....	G. A. Farlin, Elizabeth.	
Eleventh Ward.....	Harry L. Weaver, Elizabeth.	
Twelfth Ward.....	Theodore C. Farrer, Elizabeth.	
Fanwood Township.....	George H. Johnston, Scotch Plains.	John Z. Hatfield, Scotch Plains.
Fanwood Borough.....	H. G. Young, Fanwood.	Chas. Scheelen, Fanwood.
Garwood Borough.....	Joseph Deremer, Garwood.	Wm. R. Conklin, Garwood.
Hillside Township.....	John Lelper, Lyons Farms.	David H. Doremus, Lyons Farms.
Kenilworth Borough.....	James A. MacKenzie, Kenilworth.	Fred. J. Hiller, Kenilworth.
Mountainside Borough.....	Christian Fritz, Jr., Mountainside.	James M. Schoonover, Mountainside.
Linden Township.....	Frank S. Stimson, Linden.	Wm. Cook, Linden.
Linden Borough.....	A. Henry Dabb, Linden.	Frederick G. Blancke, Linden.
New Providence Twp.....	David Hardy, Scotch Plains, R. F. D.	Wadsworth C. Johnson, New Providence.
New Providence Bor.....	Wm. Woodruff, New Providence.	Arthur C. Doty, New Providence.
City of Plainfield—		
First Ward.....	Thomas J. Hughes, Plainfield.	William R. Townsend, Plainfield.
Second Ward.....	De Witt C. Ivins, Plainfield.	
Third Ward.....	John G. McLaughlin, Plainfield.	
Fourth Ward.....	Henry Liefke, Plainfield.	
City of Rahway—		
First District.....	Peter Tillman, Rahway.	William L. Helmstadter, Rahway.
Second District.....	James A. Daly, Rahway.	
Third District.....	John H. Stevens, Rahway.	
Roselle Borough.....	Wm. A. Mulford, Roselle.	N. Paul Phelps, Roselle.
Roselle Park Borough.....	Benjamin Brown, Roselle Park.	John W. Titus, Roselle Park.
Springfield Township.....	L. T. Terry, Springfield.	J. Edgar Meeker, Springfield.
City of Summit—		
First District.....	William Grow, Summit.	William Schultz, Summit.
Second District.....	Schuyler M. Cady, Summit.	
Third District.....	Stephen Mullen, Summit.	
Union Township.....	Frederick Stone, Union.	David M. Potter, Elizabeth, R. F. D.
Town of Westfield—		
First District.....	Charles Denman, Westfield.	Addison H. Clark, Westfield.
Second District.....	Ernest Wilcox, Westfield.	
Third District.....	Isaac Seelye, Westfield.	

## Assessors and Collectors in Warren County.

County Collector, H. O. Carhart, Blairstown.

Taxing District.	Assessor—P. O. Address.	Collector—P. O. Address.
Allamuchy .....	Jacob D. Roe, Allamuchy.	Geo. W. Gibbs, Allamuchy.
Alpha Borough.....	Harvey A. Seifert, Alpha Borough.	James J. Cullen, Alpha.
Belvidere (Town).....	A. B. Searles, Belvidere.	Geo. Widenor, Jr., Belvidere.
Blairstown .....	Joseph A. Dugan, Vail.	Henry Bale, Blairstown.
Franklin .....	Chas. Hoagland, Asbury.	Frank Osmun, Asbury.

# BOARD OF EQUALIZATION OF TAXES.

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Taxing District.	Assessor—P. O. Address.	Collector—P. O. Address.
Frelinghuysen .....	John E. Bowman, Blairstown, R. D.....	S. H. Ramsey, Johnsonburg.
Greenwich .....	Wm. Sherrer, Bloomsbury.....	F. H. Metler, Stewartville.
Hackettstown (Town).....	M. M. Corcoran, Hackettstown.....	J. H. Vascelius, Hackettstown.
Hardwick .....	Marcus C. Hill, Blairstown.....	Wm. M. Warner, Blairstown.
Harmony .....	F. W. Rush, Washington, R. F. D.....	Geo. A. Buchman, Stewartville.
Hope .....	Chas. H. Bartow, Great Meadows.....	E. J. Winters, Hope.
Independence .....	Edw. Y. Williams, Great Meadows.....	Frank Merrill, Vienna.
Knowlton .....	W. B. Gilbert, Columbia.....	James Larue, Delaware.
Lopatcong .....	E. Frank Cline, Stewartville.....	E. F. Schifert, Phillipsburg.
Mansfield .....	John C. Beaty, Port Murray, R. F. D....	Wm. A. Flock, Beatystown.
Oxford .....	Michael Mountain, Oxford.....	George Decker, Jr., Oxford.
Pahaquarry .....	H. Zimmerman, Dunfield.....	Norman Depue, Millbrook.
Phillipsburg .....	William Henry, 82 Market Street, } Phillipsburg .....	Hector R. Britton, Phillipsburg.
Pohatcong .....	W. I. Jacoby, Finesville.....	C. N. Brokaw, Alpha.
Washington Borough.....	John B. Scott, Washington.....	Wm. Burd, Washington.
Washington Township....	Elmer C. Snyder, Washington, R. F. D....	E. J. Vosler, Washington.
White .....	D. S. Spangenberg, Belvidere.....	Levi C. Mackey, Belvidere, R. D.

U. S. N.



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## ABSTRACTS OF RATABLES.

Containing Valuation of Real and Personal Property,  
Including Second-Class Railroad Property, De-  
ductions for Debt, Exemptions, Polls, Tax  
Rates and Apportionment of State  
School, County and Local Taxes,  
For the Year 1914.

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## Abstract of Ratables and Exemptions In the County of Atlantic, for the Year 1914.

TAXING DISTRICT.	NUMBER OF ACRES OR LOTS.		Value of Land without Improvements.	Value of Improvements.	Total Valuation of Real Estate, Exclusive of Second-class H. R. Property.	Valuation of Second-class H. R. Property.	Valuation of Personal Estate.	Net Valuation Taxable.
	Acres.	Lots.						
Abecon, 1st Ward .....	1,425 1/4	1,058	\$82,275 00	\$90,400 00	\$162,675 00	.....	\$20,825 00	\$184,500 00
Abecon, 2d Ward .....	1,224 1/4	1,890	58,845 00	118,680 00	177,525 00	\$6,723 00	22,150 00	244,508 00
Atlantic City .....	2,177	18,080	58,828,020 00	28,565,450 00	87,393,470 00	1,810,130 00	8,892,800 00	98,596,400 00
Buena Vista Township .....	27,903.67	2,431	331,222 00	394,755 00	715,977 00	14,824 00	53,410 00	784,311 00
*East Atlantic City, 1st Ward .....	1,107	2,247	101,440 00	6,370 00	108,810 00	615 00	1,380 00	108,515 00
*East Atlantic City, 2d Ward .....	.....	3,078	139,710 00	11,275 00	170,985 00	.....	1,460 00	172,445 00
Egg Harbor City .....	.....	26,462	304,946 68	617,625 00	822,471 68	.....	208,469 64	1,032,246 32
Egg Harbor Township .....	31,008 1/4	16,062	828,975 00	214,400 00	1,041,075 00	1,355 00	77,325 00	1,118,415 00
Folsom Borough .....	5,823 1/4	671	60,475 00	20,800 00	81,275 00	1,657 00	2,550 00	85,532 00
Galloway Township .....	35,276 1/4	10,382	647,611 00	255,525 00	903,136 00	12,726 00	60,125 00	975,987 00
Hamilton Township .....	70,140	12,200	664,120 00	283,100 00	947,220 00	68,868 00	148,814 00	1,144,892 00
Hammondtown .....	26,176.42	.....	1,013,400 00	1,171,750 00	2,185,150 00	15,600 00	833,172 00	2,553,922 00
Linwood Borough .....	1,638	191	136,524 00	160,966 00	296,490 00	1,619 00	29,925 00	323,024 00
Longport City .....	.....	.....	638,132 00	294,425 00	932,557 00	2,220 00	31,075 00	963,855 00
Margate City .....	.....	.....	220,784 00	149,250 00	344,748 00	6,097 00	46,238 00	3,498,618 00
Mullica Township .....	32,119	.....	182,944 00	128,964 00	344,748 00	.....	51,494 00	407,339 00
Northfield City, 1st Ward .....	518 1/4	886	65,975 00	182,315 00	248,290 00	4,885 00	24,091 00	272,381 00
Northfield City, 2d Ward .....	1,226 1/4	1,067	102,775 00	129,337 50	232,112 50	.....	37,062 90	273,890 40
Pleasantville City .....	.....	.....	1,385,773 00	1,086,092 00	2,871,865 00	13,894 00	285,420 00	2,971,179 00
Port Republic City, 1st Ward .....	1,125 1/4	9,075	28,850 00	28,850 00	57,700 00	.....	6,578 67	44,508 67
Port Republic City, 2d Ward .....	2,379	.....	20,860 00	17,650 00	47,510 00	.....	6,616 00	54,126 00
Somers Point, 1st Ward .....	116	1,783	305,446 00	79,600 00	385,046 00	24,435 00	23,763 00	433,244 00
Somers Point, 2d Ward .....	1,358	.....	281,045 00	61,050 00	342,095 00	.....	6,930 00	349,025 00
Ventnor City, 1st Ward .....	330	4,561	2,251,074 00	1,247,755 00	3,498,829 00	.....	277,415 00	3,776,244 00
Ventnor City, 2d Ward .....	322.67	8,282	2,821,025 00	1,720,550 00	4,541,575 00	22,360 00	129,100 00	4,693,035 00
Weymouth Township .....	36,105	.....	153,269 00	53,475 00	206,744 00	1,483 00	16,575 00	224,802 00
Totals .....	278,969 1/4	101,966	\$72,768,406 68	\$35,899,506 50	\$108,667,916 18	\$1,897,907 00	\$8,794,754 21	\$118,060,177 39

\*Formerly Brigantine City, N. J.

## Abstract of Ratables and Exemptions in the County of Atlantic, for the Year 1914—Continued.

TAXING DISTRICT.	Amounts Deducted under Ch. 188, Laws of 1910, and Ch. 57, Laws of 1912.	Amounts Added under Ch. 57, Laws of 1910.	Net Valuation on which County and State School Taxes Are Apportioned.	Number of Polls Assessed.	PROPERTY EXEMPT FROM TAXATION.			
					Public Schools.	Public Property.	Church and Charitable.	Cemeteries and Graveyards.
Absecon, 1st Ward	.....	.....	.....	107	\$4,300 00	\$1,000 00	\$16,475 00	.....
Absecon, 2d Ward	\$2,300 00	.....	\$426,708 00	66	.....	.....	.....	.....
Atlantic City	682,212 16	\$81,400 00	93,045,587 84	9,282	685,650 00	1,707,900 00	1,333,500 00	.....
Buena Vista Township	.....	.....	784,211 00	835	11,950 00	.....	8,200 00	\$350 00
*East Atlantic City, 1st Ward	.....	.....	.....	10	.....	.....	.....	.....
*East Atlantic City, 2d Ward	.....	.....	281,250 00	7	.....	.....	.....	.....
Egg Harbor Township	11,079 50	.....	1,031,216 82	608	16,300 00	3,485 00	20,850 00	.....
Egg Harbor Township	12,275 00	5,137 00	1,180,245 00	348	16,550 00	.....	18,560 00	2,900 00
Folsom Borough	.....	.....	85,562 00	58	1,050 00	100 00	2,800 00	.....
Galloway Township	860 00	120,000 00	1,065,127 00	472	6,125 00	200 00	4,800 00	1,500 00
Hamilton Township	13,045 00	17,000 00	1,148,847 00	508	20,800 00	128,000 00	24,800 00	5,200 00
Hammonctown	1,800 00	.....	2,582,122 00	1,245	80,100 00	61,350 00	48,150 00	3,500 00
Linwood Borough	3,300 00	.....	324,724 00	180	12,600 00	1,300 00	3,050 00	100 00
Longport City	17,720 00	.....	966,116 00	51	.....	22,400 00	12,222 00	.....
Margate City	7,670 00	.....	3,480,948 00	.....	36,686 34	64,565 00	2,740 00	.....
Mullica Township	5,650 00	.....	401,689 00	265	4,000 00	2,500 00	4,200 00	600 00
Northfield City, 1st Ward	.....	.....	.....	60	.....	61,477 00	1,225 00	.....
Northfield City, 2d Ward	.....	200 00	533,833 40	114	850 00	1,650 00	.....	.....
Pleasantville City	15,225 00	.....	2,665,964 00	1,123	73,700 00	72,500 00	54,355 00	17,600 00
Port Republic City, 1st Ward	.....	.....	.....	45	930 00	.....	8,125 00	225 00
Port Republic City, 2d Ward	200 00	.....	98,429 67	.....	.....	.....	.....	.....
Somers Point, 1st Ward	.....	.....	781,296 00	63	2,000 00	3,190 00	3,800 00	.....
Somers Point, 2d Ward	970 00	.....	.....	53	34,100 00	5,400 00	.....	.....
Ventnor City, 1st Ward	.....	50 00	7,454,111 00	178	.....	806,740 00	24,760 00	.....
Ventnor City, 2d Ward	15,218 00	.....	224,802 00	115	4,875 00	.....	5,875 00	1,135 00
Weymouth Township	.....	.....	.....	119	.....	.....	.....	.....
Totals	\$752,132 66	\$228,787 00	\$118,531,831 73	15,922	\$1,011,486 34	\$2,443,767 00	\$1,603,577 00	\$33,010 00

\*Formerly Brigantine City, N. J.



## Abstract of Rates and Exemptions in the County of Atlantic, for the Year 1914—Continued.

TAXING DISTRICT.	Total Amount of Exempt Prop-erty.	APPORTIONMENT OF TAXES.					Total Tax Rate per \$100 Valuation.	County Poor Tax.
		State School Tax.	Net County Taxes Apportioned.	Total Local Taxes as Apportioned.	Bank Stock Taxes Due District.	Net Local Taxes to be Raised.		
Abecon, 1st Ward.....	\$21,775 00	\$1,108 08	\$1,174 70	\$7,295 00		\$7,295 00	\$2 394432	\$68 79
Abecon, 2d Ward.....								
Atlantic City.....	3,727,050 00	241,622 76	258,145 40	1,253,490 33	\$8,986 75	1,244,503 58	1 87138	117 25
Buena Vista Township.....	20,500 00	2,036 45	2,158 95	8,495 00	105 00	8,390 00	1 63349	
*East Atlantic City, 1st Ward.....								
*East Atlantic City, 2d Ward.....								
Egg Harbor City.....	48,645 00	750 35	774 00	4,325 00		4,325 00	2 08798	42 05
Egg Harbor Township.....	38,000 00	2,651 91	2,811 40	14,277 25	367 50	13,909 75	1 9124	177 80
Folsom Borough.....	3,450 00	3,088 39	3,274 00	13,900 00		13,900 00	1 78759	12 79
Galloway Township.....	11,725 00	2,222 24	2,35 59	1,250 00		1,250 00	2 014721	168 71
Hamilton Township.....	178,300 00	2,843 84	3,014 80	9,523 58		9,523 58	2 060331	171 74
Hammon Town.....	190,100 00	2,983 34	3,162 86	17,155 00	142 50	17,012 50	2 060331	
Linwood Borough.....	17,050 00	6,575 46	6,970 67	33,943 18	835 06	33,108 10	1 87338	48 54
Longport City.....	34,622 00	843 24	884 00	4,176 90		4,176 90	1 821181	530 36
Margate City.....	103,991 34	2,508 82	2,659 61	24,076 00		24,076 00	2 972902	60 04
Mullica Township.....	62,702 00	9,039 89	9,582 75	46,225 00		46,225 00	1 87401	
Northfield City, 1st Ward.....	11,300 00	1,043 11	1,108 80	5,680 00		5,680 00	1 929687	
Northfield City, 2d Ward.....	2,300 00	1,356 26	1,469 58	5,815 00		5,815 00	1 60223	387 03
Pleasantville City.....	245,055 00	6,897 03	7,311 61	39,111 05	646 45	38,464 60	2 011211	14 71
Port Republic City, 1st Ward.....	9,300 00	255 00	271 00	1,715 00		1,715 00	2 28707	116 79
Somers Point, 1st Ward.....	3,150 00							
Somers Point, 2d Ward.....	1,200 00	2,028 89	2,150 80	10,876 01		10,876 01	1 989863	
Somers Point, 3d Ward.....	34,100 00							
Ventnor City, 1st Ward.....	331,500 00	19,356 98	20,520 49	110,975 17	190 00	110,785 17	2 01894	33 60
Ventnor City, 2d Ward.....	11,985 00	653 77	618 85	2,960 00		2,960 00	1 860236	
Weymouth Township.....								
Totals.....	\$5,091,840 34	\$907,805 86	\$326,306 72	\$1,615,894 47	\$11,273 28	\$1,604,621 19		\$2,020 00

\*Formerly Brigantine City, N. J.

NOTE.—Atlantic City, Egg Harbor City, Hammonton, Ventnor City and Longport City have no apportionment of the County Poor Tax as the municipalities provide for their own poor.

Total County Taxes Appropriated..... \$387,590.00

State School Tax Rate per \$100 of Valuation..... 0.239682

County Poor Tax Rate per \$100 of Valuation..... 0.014949

Net County Taxes Apportioned..... \$326,306.72

County Tax Rate per \$100 of Valuation..... \$0.27529

State School Tax Rate per \$100 of Valuation..... 0.239682

County Poor Tax Rate per \$100 of Valuation..... 0.014949

Abstract of Rates and Exemptions in the County of Bergen, for the Year 1914.

TAXING DISTRICT.	NUMBER OF ACRES OR LOTS.		Value of Land With- out Improvements.	Value of Improve- ments.	Total Valuation of Real Estate, Ex- clusive of Second- ary.	Valuation of Second- ary.	Valuation of Per- sonal Estate.	Net Valuation Taxable.	Amounts Deducted under Ch. 57, Laws of 1910, and Ch. 188, Laws of 1912.	Net Valuation on which County and State School Taxes Are Apportioned.	Number of Polls Assessed.
	Acres.	Lots.									
Franklin Township .....	11,132	319	\$575,545	\$784,275	\$1,359,820	\$5,601	\$124,045	\$1,483,865	\$2,675	\$1,486,681	447
Harrington Township .....	1,021	3,586	224,612	181,125	405,737	2,280	10,630	418,847	6,690	412,217	107
Hillsdale Township .....	1,490	2,851	482,520	628,200	1,110,720	10,107	97,079	1,217,736	8,370	1,209,366	296
Hoboken Township .....	14,590	1,253	684,750	903,055	1,587,805	8,003	285,825	1,873,630	600	1,881,033	442
Lodi Township .....	515	1,302	130,250	86,000	216,250	308	14,550	231,108	3,400	227,708	171
Midland Township .....	6,601	1,717	693,695	701,350	1,395,045	1,497	143,870	1,538,912	12,413	1,527,499	374
New Barbadoes Township .....	737	15,735	5,289,474	7,339,475	12,628,949	41,818	1,454,896	14,125,663	150,810	13,965,853	2,681
Orell Township .....	589	871	228,450	278,045	503,495	49,652	108,409	600,072	14,475	585,597	111
Overpeck Township .....	461	5,285	2,228,740	2,458,580	4,687,320	4,910	147,616	4,834,946	52,843	4,782,003	1,400
Pallisades Township .....	1,032	4,242	592,830	409,950	1,002,780	.....	635,673	1,048,189	12,630	1,035,559	349
Ridgeview Township .....	2,138	4,680	3,332,283	4,274,525	7,606,808	46,085	20,800	8,288,588	5,900	8,282,688	1,597
Saddle River Township .....	2,379	428	191,788	243,800	435,588	.....	20,900	454,888	2,980	453,528	146
Teaneck Township .....	6,000	4,550	972,290	1,115,225	2,087,515	11,470	217,100	2,315,085	8,710	2,307,375	833
Union Township .....	3,961	5,713	1,372,130	1,112,500	2,484,630	9,458	313,513	2,807,601	24,940	2,782,661	695
Washington Township .....	1,840	11,906	1,430,215	1,874,550	3,304,765	923,100	198,250	4,423,115	19,550	4,403,565	981
Washington City .....	2,110	.....	164,520	75,810	240,330	.....	12,525	252,855	3,785	249,060	48
Albany Borough .....	1,979	5,141	5,163,500	5,668,950	10,832,450	38,351	1,601,805	12,470,108	71,404	12,398,702	1,757
Alpine Borough .....	1,677	246	268,550	485,300	753,850	6,099	70,450	824,300	5,850	824,549	198
Bergen County Borough .....	3,549	588	680,953	246,720	927,673	.....	30,558	968,231	8,600	963,631	100
Bogota Borough .....	1,268	6,718	1,098,550	880,975	1,979,525	4,081	147,461	2,126,987	29,797	2,108,270	655
Carlstadt Borough .....	1,708	3,562	632,410	981,700	1,614,110	8,005	273,503	1,887,613	4,702	1,915,593	458
Closter Borough .....	1,196	2,108	545,125	992,625	1,537,750	1,985	223,602	1,761,352	2,538	1,761,521	335
Cresskill Borough .....	1,674	2,108	418,325	892,625	1,310,950	4,248	108,499	1,419,449	64,578	1,354,871	325
Deerpark Borough .....	1,063	1,782	472,702	1,387,545	1,860,247	3,529	404,127	2,264,374	28,281	2,236,093	304
Demarest Borough .....	872	6,080	983,088	704,042	1,687,130	12,690	104,288	1,791,418	860	1,790,558	126
Dumont Borough .....	576	7,450	947,800	1,461,025	2,408,825	13,918	182,896	2,591,721	11,000	2,580,721	118
East Rutherford Borough .....	1,761	3,769	3,725,736	2,662,350	6,388,086	849,439	34,861	6,737,921	538,964	6,198,957	929
Edgewater Borough .....	413	1,173	872,736	206,000	1,078,736	1,180	84,861	1,163,597	17,968	1,145,629	756
Emerson Borough .....	1,828	2,063	385,900	206,000	591,900	.....	49,631	641,531	17,968	623,563	181
Fairview Borough .....	1,069	4,111	662,200	217,780	879,980	.....	150,846	1,030,826	418,566	1,030,826	34
Fairview Borough .....	2,591	.....	1,028,200	863,150	1,891,350	2,016	190,846	2,070,196	418,566	1,651,630	154

## Abstract of Ratables and Exemptions in the County of Bergen, for the Year 1914—Continued.

TAXING DISTRICT.	NUMBER OF ACRES OR LOTS.		Value of Land With- out Improvements.	Value of Improve- ments.	Total Valuation of Real Estate, Ex- clusive of Second- ary.	Valuation of Second- ary.	Valuation of Second- ary.	Valuation of Per- sonal Estate.	Net Valuation Taxable.	Amounts Deducted under Ch. 57, Laws 189, Laws of 1912.	Net Valuation on State School Taxes Are Apportioned.	Number of Polls Assessed.
	Acres.	Lots.										
Fort Lee Borough.....	463	5,774	\$2,282,725	\$1,580,875	\$3,813,100	.....	.....	\$281,954	\$4,095,054	\$39,875	\$4,055,179	860
Garfield Borough.....	221	12,107	1,336,065	3,241,870	4,577,935	\$3,323	.....	675,765	5,253,700	130,596	5,123,104	1,229
Glen Rock Borough.....	1,435	806	357,820	649,500	1,007,320	17,795	.....	97,150	1,021,765	500	1,021,265	352
Harrington Park Borough.....	674	2,329	857,280	244,650	1,101,930	5,616	.....	37,968	1,139,898	25,400	1,114,498	122
Haworth Heights Borough.....	461	6,191	1,118,797	1,224,125	2,342,922	6,747	.....	137,253	2,480,175	34,897	2,445,278	579
Haworth Borough.....	979	4,658	647,600	363,390	1,010,990	3,398	.....	48,270	1,058,260	7,553	1,050,707	194
Holmdel Borough.....	872	7,778	366,850	347,900	714,750	17,513	.....	45,500	760,250	4,077	756,173	89
Leonia Borough.....	454	4,204	1,222,115	1,267,925	2,489,740	2,210	.....	200,850	2,690,590	79,900	2,610,690	359
Little Ferry Borough.....	776	1,525	468,640	522,380	991,000	.....	.....	136,233	1,127,233	2,705	1,124,528	526
Loft Borough.....	681	10,699	1,354,240	1,526,775	2,881,015	4,525	.....	389,180	3,270,195	54,158	3,216,037	1,899
Maplewood Borough.....	414	4,980	608,682	501,175	1,109,857	12,793	.....	130,150	1,240,007	4,016	1,235,991	275
Midvale Borough.....	488	678	327,900	529,700	857,600	1,232	.....	40,495	908,095	6,350	901,745	173
Montvale Park Borough.....	2,875	1,138	249,206	269,325	518,531	.....	.....	40,495	559,026	2,835	556,191	180
Neonachle Borough.....	1,091	2,832	574,680	243,700	818,380	.....	.....	104,350	922,730	4,135	918,595	201
North Arlington Borough.....	1,298	3,758	846,700	264,175	1,110,875	6,646	.....	43,705	1,154,580	12,720	1,141,860	121
Northvale Borough.....	1,231	4,152	159,580	324,440	484,020	1,790	.....	67,268	551,288	8,200	543,088	89
Oakland Borough.....	2,790	1,000	141,650	88,600	230,250	.....	.....	11,100	241,350	900	240,450	82
Old Tappan Borough.....	2,150	6,268	838,000	711,725	1,549,725	2,068	.....	125,622	1,675,347	2,275	1,673,072	400
Palisades Park Borough.....	1,150	2,780	822,090	703,220	1,525,310	1,425	.....	118,480	1,643,790	8,033	1,635,757	392
Park Ridge Borough.....	1,024	1,695	482,975	693,250	1,176,225	6,096	.....	68,950	1,245,175	13,425	1,231,750	416
Ramsey Borough.....	3,168	1,455	924,925	601,750	1,526,675	75,200	.....	180,774	1,707,449	4,800	1,702,649	182
Ridgely Borough.....	1,406	1,455	510,965	429,150	940,115	7,080	.....	107,720	1,047,835	51,995	1,035,840	224
Riverside Borough.....	856	2,431	510,965	429,150	940,115	14,919	.....	585,367	1,525,482	3,900	1,521,582	1,828
Rutherford Borough.....	2,644	16,090	810,205	4,311,515	5,121,720	.....	.....	287,447	5,409,167	3,905	5,405,262	1,022
Saddle River Borough.....	2,915	46	1,067,171	1,067,171	2,134,342	.....	.....	93,050	2,227,392	1,400	2,225,992	629
Tenafly Borough.....	2,197	5,223	1,067,171	1,067,171	2,134,342	.....	.....	93,050	2,227,392	1,400	2,225,992	629
Upper Saddle River Borough.....	2,965	.....	1,067,171	1,067,171	2,134,342	.....	.....	93,050	2,227,392	1,400	2,225,992	629
Wallington Borough.....	421	3,813	638,040	946,255	1,584,295	1,512	.....	151,823	1,736,118	25,000	1,711,118	596
Westwood Borough.....	968	5,349	789,040	1,171,550	1,960,590	2,790	.....	149,840	2,110,430	10,400	2,099,930	399
Woodcliff Lake Borough.....	2,107	146	252,660	250,800	503,460	1,135	.....	62,810	566,270	.....	566,270	154
Woodridge Borough.....	408	2,870	461,223	546,985	1,008,208	5,012	.....	127,049	1,135,257	360	1,134,897	241
Totals.....	116,978	282,510	\$62,182,660	\$67,187,229	\$129,319,919	\$2,280,288	\$14,800,694	\$145,990,796	\$2,084,791	.....	\$143,906,005	31,293

## Abstract of Ratables and Exemptions in the County of Bergen, for the Year 1914—Continued.

TAXING DISTRICT.	PROPERTY EXEMPT FROM TAXATION.						APPORTIONMENT OF TAXES.					Total Tax Rate per \$100 Valuation.
	Public Schools.	Other School Property.	Public Property.	Church and Charitable.	Cemeteries and Graveyards.	Total Amount of Exempt Property.	State School Tax.	Net County Taxes Apportioned.	Total Local Taxes as Appropriated.	Bank Stock Taxes Due Taxing District.	Net Local Taxes to Be Raised.	
Franklin Township.....	\$12,400	.....	.....	\$12,200	\$38,800	\$62,200	\$3,938 81	\$7,028 04	\$22,450	.....	\$22,450	\$2 25
Harrington Township.....	17,000	.....	\$1,000	.....	.....	19,000	1,082 13	1,961 49	6,715	.....	6,715	2 86
Hillsdale Township.....	16,000	.....	3,150	8,000	.....	29,450	3,204 09	7,715 45	18,125	.....	18,125	2 24
Hoboken Township.....	43,800	.....	.....	7,800	5,500	56,800	4,983 60	8,889 75	18,445	.....	18,445	1 74
Lodi Township.....	2,600	.....	.....	.....	.....	2,600	603 29	1,084 54	3,701	.....	3,701	2 86
Midland Township.....	13,600	.....	.....	351,600	.....	370,100	4,048 95	7,218 95	19,205	.....	19,205	2 00
New Barbadoes Township.....	438,600	\$62,000	1,150,000	319,000	100,000	2,067,600	37,001 08	66,002 47	298,113	\$3,860	292,253	2 88
Orvil Township.....	16,000	.....	.....	8,800	200	25,000	1,551 48	2,767 52	10,130	.....	10,130	2 44
Overpeck Township.....	104,785	.....	24,670	65,990	.....	195,445	12,682 67	22,834 18	87,483	209	87,274	2 64
Fallsides Township.....	12,900	.....	6,420	17,285	.....	35,605	2,897 30	5,137 57	14,825	.....	14,825	2 10
Ridgewood Township.....	237,890	.....	54,890	212,435	12,600	517,785	21,944 07	39,143 79	159,626	856	158,770	2 66
Riverdale Township.....	5,000	.....	2,200	2,000	600	9,700	1,201 57	2,143 38	8,970	.....	8,970	2 71
Saddle River Township.....	45,000	.....	16,000	16,000	80,000	91,000	6,113 15	10,904 63	33,438	.....	33,438	2 19
Teaneck Township.....	45,850	.....	15,650	6,950	200	68,950	7,372 37	13,072 90	42,750	.....	42,750	2 27
Union Township.....	98,000	.....	2,700	23,475	15,000	139,175	11,674 74	20,987 80	77,348	209	77,139	2 60
Washington Township.....	1,500	.....	.....	.....	.....	1,500	659 94	1,177 19	4,000	.....	4,000	2 25
Englewood City.....	195,000	30,000	36,300	271,500	37,000	569,800	32,849 08	58,248 92	166,837	1,796	165,041	2 07
Allendale Borough.....	11,000	.....	1,000	21,500	.....	33,500	3,896 81	6,848 56	12,445	.....	12,445	2 24
Alpine Borough.....	6,000	.....	186,800	6,200	.....	200,015	2,553 04	4,585 33	4,920	.....	4,920	1 26
Bergenfields Borough.....	42,500	.....	1,300	16,425	1,015	60,325	5,585 64	9,904 62	30,192	.....	30,192	2 15
Bogota Borough.....	65,000	.....	16,000	15,000	.....	96,000	5,075 17	8,937 37	30,897	.....	30,897	2 35
Carlstadt Borough.....	66,500	.....	14,300	15,500	2,700	99,000	4,666 96	8,989 86	34,883	249	34,634	2 72
Cliffside Park Borough.....	92,250	.....	15,825	17,425	.....	125,500	8,776 22	15,562 26	60,135	.....	60,135	2 53
Closter Borough.....	47,000	.....	2,500	33,500	100	83,100	4,342 57	7,799 37	22,060	109	21,851	2 09
Cresskill Borough.....	10,800	.....	.....	.....	.....	10,800	1,973 87	3,500 12	11,050	.....	11,050	2 20
Delford Borough.....	30,000	.....	12,000	30,000	.....	72,000	5,483 42	9,781 33	26,490	.....	26,490	2 04
Demarest Borough.....	15,900	.....	8,200	11,885	.....	30,485	2,104 43	3,774 60	11,408	.....	11,408	2 19
Pumort Borough.....	66,000	2,000	8,000	29,500	1,000	101,500	4,745 63	8,415 09	28,965	.....	28,965	2 35
East Rutherford Borough.....	116,000	.....	50,000	20,425	.....	186,425	7,482 57	13,451 49	47,722	704	47,018	2 44
Edgewater Borough.....	123,700	.....	69,200	16,200	11,000	222,100	22,628 39	40,125 29	144,873	.....	144,169	2 33
Emerson Borough.....	6,000	.....	4,000	4,000	.....	14,000	1,616 02	2,882 66	9,940	.....	9,940	2 33
Englewood Cliffs Borough.....	8,000	.....	180,000	1,100	500	189,900	2,461 77	4,365 27	9,100	.....	9,100	1 74
Fairview Borough.....	56,600	.....	17,000	17,000	50,000	140,600	4,392 46	7,758 84	46,200	.....	46,200	2 97

# Abstract of Ratables and Exemptions In the County of Bergen, for the Year 1914—Continued.

TAXING DISTRICT.	PROPERTY EXEMPT FROM TAXATION.						APPORTIONMENT OF TAXES.						Total Tax Rate per \$100 Valuation
	Public Schools	Other School Property.	Public Property.	Church and Charitable.	Cemeteries and Gravayards.	Total Amount of Property Exempt.	State School Tax.	Net County Taxes Apportioned.	Total Local Taxes as Appropriated.	Bank Stock Taxes Due District.	Net Local Taxes to Be Raised.		
Fort Lee Borough.....	\$89,000	\$108,000	\$148,500	\$68,500	\$4,400	\$380,000	\$10,748 78	\$19,051 18	\$81,885	111	\$81,254 73	\$2 73	
Garfield Borough.....	180,500	112,400	12,750	12,750	\$4,400	319,050	18,581 94	26,416 40	85,809	224	85,875 38	7 38	
Glen Rock Borough.....	6,200	12,000	4,200	4,200		23,400	2,540 29	6,244 29	24,800		24,800	2 46	
Harrington Park Borough.....	6,000	14,700	14,700	14,700		21,300	1,942 38	1,950 74	11,010		11,010	1 06	
Hiasbrook Heights Borough.....	82,300	31,700	31,700	31,700		70,072	6,096 48	11,678 62	40,400		40,400	2 88	
Haworth Borough.....	1,035	3,475	3,950	3,950		9,845	2,530 45	1,644 76	14,889		14,889	2 25	
Hickok Borough.....	6,400	9,500	8,300	8,300	1,000	84,800	6,049 01	3,665 01	13,004		13,004	2 08	
Leonia Borough.....	113,000	7,850	57,800	57,800	6,000	184,450	2,922 87	6,922 87	85,075		85,075	2 06	
Little Ferry Borough.....	20,000	8,400	7,000	8,400		82,225	2,979 82	5,314 51	18,125		18,125	2 18	
Maywood Borough.....	71,900	108,500	45,975	45,975	4,250	293,625	6,535 81	15,386 44	46,718	75	46,718	2 18	
Maywood Heights Borough.....	8,015	4,150	6,850	6,850		19,015	3,935 91	4,707 80	18,005		18,005	2 09	
Midland Park Borough.....	10,000	2,500	4,500	4,500	750	21,500	1,482 84	2,645 08	10,845		10,845	2 57	
Montale Borough.....	14,500	2,200	4,500	4,500		21,500	1,938 52	1,857 20	6,065		6,065	4 46	
Moonthatch Borough.....	7,900	2,000	2,000	2,000	225	22,800	2,438 72	4,375 13	15,213		15,213	2 43	
Northern Arlington Borough.....	20,075	5,450	6,500	6,500		26,950	1,718 15	3,085 85	9,900		9,900	2 24	
Norwood Borough.....	15,000	2,800	5,500	5,500		14,850	1,443 60	2,575 08	8,700		8,700	2 33	
Oakland Borough.....	2,500	2,500	3,000	3,000	400	3,000	636 78	1,143 68	3,000		3,000	2 00	
Old Tappan Borough.....	41,000	2,400	6,250	6,250		49,650	4,339 89	7,872 93	19,478		19,478	1 92	
Park Ridge Borough.....	48,500	60,000	26,800	26,800	1,500	136,800	3,542 70	6,319 48	28,450		28,450	2 86	
Ramsey Borough.....	32,000	1,700	14,500	14,500	700	45,900	3,274 25	5,840 60	23,425	148	23,282	2 62	
Ridgedale Borough.....	25,000	6,000	21,000	21,000	5,000	57,000	4,730 86	8,988 01	21,475		21,475	1 94	
Riverdale Borough.....	20,500	5,000	19,300	19,300		44,800	2,796 85	4,939 01	18,313		18,313	2 00	
Rutherford Borough.....	188,850	83,575	78,300	78,300		348,225	23,316 57	41,916 46	159,004	1,884	157,611	2 54	
Saddle River Borough.....	1,700	2,900	5,000	5,000	1,000	10,600	1,253 01	2,240 47	4,070		4,070	1 60	
Teaneck Borough.....	58,000	16,200	91,750	91,750	3,100	175,050	10,090 61	17,859 76	47,275	184	47,091	2 40	
Upper Saddle River Borough.....	1,600	800	5,500	5,500	2,800	10,500	722 76	1,289 25	1,375		1,375	1 26	
Willingboro Borough.....	52,100	54,000	1,500	1,500		108,000	8,490 25	6,256 49	26,600		26,600	2 75	
Worland Borough.....	60,000	1,200	33,000	33,000	4,000	109,000	5,490 82	9,793 62	30,086	118	29,923	2 18	
Woodcliff Lake Borough.....	3,000		5,800	5,800		8,800	1,474 47	2,630 15	7,480		7,480	2 08	
Woodbridge Borough.....	18,000	1,000	2,000	1,900		22,600	3,020 07	5,429 22	16,170		16,170	2 17	
Totals.....	\$3,241,900	\$207,000	\$2,540,550	\$2,188,670	\$339,640	\$6,517,870	\$381,158 12	\$679,522 43	\$2,376,068	\$10,296	\$2,386,362		
State School Tax Rate.....				\$0 265		Total County Taxes Appropriated.....						\$680 705 03	
County Tax Rate.....				0 478		Bank Stock Taxes Due County.....						\$10 242 00	

\*There is a difference of \$4.60 between the amount of bank stock tax given here as due the county and that due the municipalities. This is caused by not deducting from the local budgets the cents that the municipalities will receive from bank stock taxes.

## BOARD OF EQUALIZATION OF TAXES.

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## Abstract of Ratables and Exemptions in the County of Burlington, for the Year 1914.

TAXING DISTRICT.	NUMBER OF ACRES OR LOTS.		Value of Land Without Improvements.	Value of Improvements.	Total Valuation of Real Estate, Exclusive of Rec. Property.	Valuation of Second-class R. R. Property.	Valuation of Personal Estate.	Net Valuation Taxable.	Amounts Deducted under Ch. 87, Laws of 1910.	Amounts Added under Ch. 87, Laws of 1910.	Net Valuation on which County Taxes Are Apportioned.	No. of Polls Assessed.
	Acres.	Lots.										
Bass River .....	45,147				\$249,878			\$54,985			\$304,443	230
Beverly City .....	87	369			686,125			10,975			787,960	284
Beverly Township .....	2,215	990			1,129,655			176,947			1,317,159	567
Bordentown City .....	660				1,193,285			235,786			1,429,231	942
Bordentown Township .....	4,521	39			280,459			74,778			310,088	145
Burlington City .....	1,085	478			3,862,885			663,193			4,041,444	1,610
Burlington Township .....	8,279	1,576			711,961			88,175		\$760	797,190	367
Chester .....	10,371				3,294,809			531,769		820	3,841,599	1,403
Chesterfield .....	12,474				711,500			157,600			869,000	238
Cinnaminson .....	8,964				576,700			140,155		2,106	714,964	362
Delran .....	3,967	923			357,876			63,955			422,066	312
Eastampton .....	3,024	90			259,433			38,100		882	294,327	126
Easton .....	15,972				628,737			119,594		200	747,931	404
Felldboro Borough .....					80,700			28,876			105,753	139
Florence Township .....	4,814	131			1,743,074			256,952		7,362	2,003,982	1,302
Lumberton .....	10,105				864,890			136,392			809,011	480
Mansfield .....	22,644				685,936			181,796			871,000	373
Medford .....	13,069				909,272			133,879		550	1,043,028	530
Mount Laurel .....	12,278				787,875			136,988			923,993	450
New Hanover .....					416,688			108,112		720	523,128	449
Northampton .....	10,522				2,155,970			37,417		3,080	2,801,087	890
North Hanover .....	642				414,867			11,585			513,020	190
Palmira .....	173	703			1,828,525			98,588			1,466,963	807
Pemberton Borough .....	34,849	110			691,182			78,481			405,377	211
Pemberton Township .....	226				19,584			10,539		200	807,909	365
Riverside .....	22,408				1,471,175			812,255		4,348	1,814,925	734
Shamong Borough .....	18,467				1,489,450			217,272			1,713,101	599
Southampton .....	16,852				767,676			11,066			788,536	116
Springfield .....	29,316				783,600			106,074		80	890,998	475
Taunetac .....	47,722				161,810			18,825		2,720	915,758	327
Washington .....	6,420	49			178,483			28,947		306	200,422	190
Westampton .....	8,928				320,798			45,192			369,126	140
Willingboro .....	40,000	4,247			263,450			86,868			363,448	132
Woodland .....					199,743			16,750			216,601	100
Totals .....	418,142	9,878	\$1,368,872	\$2,388,879	\$39,862,762	\$198,798	\$5,283,951	\$34,815,501	\$42,204	\$700	\$34,773,997	16,004



## Abstract of Ratables and Exemptions in the County of Camden, for the Year 1914.

TAXING DISTRICT.	NUMBER OF ACRES OR LOTS.		Value of Land Without Improvements.	Value of Improvements.	Total Valuation of Real Estate, Exclusive of Second-class R. R. Property.	Valuation of Second-class R. R. Property.	Valuation of Personal Estate.	Net Valuation Taxable.	Amounts Deducted under Ch. 188, Laws of 1912, and Ch. 87, Laws of 1910.	Amounts Added under Ch. 87, Laws of 1910.	Net Valuation on which County and State School Taxes Are Apportioned.	Number of Polls Assessed.
	Acres.	Lots.										
Camden City .....	1,070	70,981	\$20,624,022	\$33,973,948	\$54,597,965	\$2,428,972	\$4,892,450	\$61,913,787	\$129,665	\$511,515	\$62,298,637	20,456
Gloucester City .....	5,254	5,254	1,272,765	2,526,441	3,799,206	20,457	553,883	4,378,546	15,900	40,897	4,403,543	2,500
Andover Borough .....	393	2,464	427,175	887,693	1,314,868	4,115	67,450	1,386,433	1,875	.....	1,384,758	746
Chester Borough .....	115	3,863	41,071	29,058	70,129	.....	2,157	72,283	2,100	.....	70,183	76
Collingswood Borough .....	289	3,903	1,264,985	2,587,530	3,852,515	4,164	320,991	4,137,670	6,250	74,375	4,228,795	1,659
Haddon Heights Borough .....	242	462	883,750	2,509,950	3,393,700	7,199	347,100	3,747,999	10,750	13,500	3,750,749	1,016
Haddon Township .....	296	835	282,864	1,257,570	1,539,934	4,820	111,925	1,666,679	2,305	6,250	1,690,624	544
Laurel Springs Borough .....	7	1,149	155,628	358,973	514,599	2,190	27,050	543,889	1,575	.....	542,264	215
Merchantville Borough .....	57	297	616,700	1,392,600	1,919,300	13,139	244,898	2,177,137	400	.....	2,176,737	612
Oaklyn Borough .....	231	1,114	212,090	278,450	490,540	530	35,400	526,470	.....	1,000	527,470	199
Wood Lynne Borough .....	13	1,000	150,875	266,950	407,625	.....	34,450	442,075	49,197	28,695	421,573	178
Berlin Township .....	8,593	2,135	181,590	380,035	561,625	5,483	38,400	585,508	1,625	950	584,333	382
Centre Township .....	6,874	3,036	577,185	727,525	1,304,690	9,978	114,127	1,438,791	5,840	22,500	1,445,451	972
Clementon Township .....	7,698	8,202	458,700	597,975	1,056,675	13,643	111,675	1,211,993	3,520	6,320	1,215,961	763
Delaware Township .....	14,698	1,702	936,500	89,375	1,015,875	1,398	128,750	1,146,023	4,400	2,500	1,144,223	497
Gloucester Township .....	13,246	1,436	407,875	470,525	878,400	6,573	118,190	1,001,198	7,575	1,715	1,003,278	643
Haddon Township .....	2,217	1,371	478,195	532,125	1,001,385	4,618	88,068	1,091,091	.....	.....	1,090,791	428
Pensauken Township .....	6,284	3,153	332,125	2,319,455	2,651,580	13,830	188,950	2,774,980	14,675	113,705	2,833,060	1,109
Voorhees Township .....	17,686	745	225,375	2,714,700	2,940,075	5,899	130,700	3,074,824	.....	.....	3,073,524	309
Waterford Township .....	17,049	345	272,560	213,200	485,760	5,239	110,700	636,864	211,940	.....	818,764	436
Winslow Township .....	32,913	1,066	485,160	374,120	859,280	25,934	97,500	987,086	765	.....	986,324	371
Totals .....	116,225	113,001	\$30,206,478	\$51,868,656	\$82,105,133	\$2,574,004	\$7,673,802	\$92,362,936	\$469,257	\$823,922	\$92,707,904	34,901



## Abstract of Ratables and Exemptions in the County of Camden, for the Year 1914—Continued.

TAXING DISTRICT.	PROPERTY EXEMPT FROM TAXATION.						APPORTIONMENT OF TAXES.					Total Tax Rate per \$100 Valuation.
	Public Schools.	Other School Property.	Public Property.	Church and Charitable.	Cemeteries and Graveyards.	Total Amount of Exempt Property.	State School Tax.	Net County Taxes Apportioned.	Total Local Taxes as Apportioned.	Bank Stock Taxes Due Taxing District.	Net Local Taxes to Be Raised.	
Camden City .....	\$1,300,700	\$138,675	\$2,212,398	\$2,588,970	\$246,550	\$6,434,290	\$161,548	\$250,905	\$848,010	\$14,562	\$833,458	\$2 00
Gloucester City .....	95,000	40,000	50,000	110,000	20,000	315,000	11,425	17,734	69,039	.....	69,039	2 28
Andubon Borough .....	25,800	.....	9,475	12,050	.....	47,125	3,594	5,589	21,972	.....	21,972	2 25
Chealthurst Borough .....	1,450	15	270	695	.....	2,430	181	280	1,137	.....	1,137	2 28
Collingswood Borough .....	76,500	.....	91,000	118,500	.....	286,000	10,962	17,033	65,227	114	65,113	2 20 1/2
Haddonfield Borough .....	124,200	.....	14,300	155,500	10,000	304,000	9,731	15,122	60,416	504	59,911	2 26
Haddon Heights Borough .....	82,800	.....	80,000	40,300	.....	203,100	4,308	6,712	27,476	136	27,340	2 31
Laurel Springs Borough .....	2,200	.....	5,100	7,080	.....	14,300	1,408	2,189	8,766	.....	8,766	1 69
Merchantville Borough .....	28,000	.....	12,000	128,800	.....	168,800	5,638	8,766	40,946	.....	40,946	2 54
Oaklyn Borough .....	20,000	.....	6,000	6,000	.....	32,000	1,898	2,129	6,681	108	6,889	1 83
Wood Lynne Borough .....	16,800	.....	.....	5,050	.....	21,850	1,094	1,668	5,135	.....	5,135	1 86
Berlin Township .....	4,000	.....	1,500	15,400	3,500	24,400	1,517	2,339	6,495	146	6,319	1 74
Centre Township .....	29,200	.....	5,250	22,800	1,500	58,750	3,153	5,832	20,335	.....	20,335	2 07
Clementon Township .....	15,100	.....	1,000	15,700	.....	31,800	3,153	4,860	12,136	.....	12,136	1 66
Delaware Township .....	2,300	.....	2,000	8,700	15,000	34,000	2,582	4,968	8,441	.....	8,441	1 40
Gloucester Township .....	19,500	.....	75,000	29,200	1,500	125,200	2,830	3,981	16,136	107	16,029	2 27
Haddon Township .....	.....	1,800	27,000	5,000	500	34,300	7,404	11,502	41,038	.....	41,038	3 75
Pensacota Township .....	43,500	.....	1,000	12,400	8,150	65,050	1,592	2,464	6,128	.....	6,128	2 10
Voorhees Township .....	14,500	.....	.....	8,900	1,500	25,000	829	1,273	3,955	.....	3,955	1 80
Waterford Township .....	9,050	.....	500	8,500	.....	17,450	2,568	3,955	14,198	.....	14,198	2 10
Winslow Township .....	16,850	.....	.....	8,500	.....	28,750	.....	.....	.....	.....	.....	.....
Totals .....	\$1,962,850	\$180,390	\$2,594,790	\$3,283,465	\$313,300	\$8,305,395	\$240,449	\$373,394	\$1,294,441	\$15,689	\$1,278,771	\$8 83
Total County Taxes Apportioned .....							County Tax Rate per \$100 of Valuation .....					
Bank Stock Taxes Due County .....							State School Tax Rate per \$100 of Valuation .....					
Net County Taxes Apportioned .....							\$373,394.70					
							\$889,064.45					
							Total County Taxes Due .....					
							\$15,689.76					
							\$0.4027					
							Net County Taxes Apportioned .....					
							\$373,394.70					

# BOARD OF EQUALIZATION OF TAXES.

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## Abstract of Ratables and Exemptions in the County of Cape May, for the Year 1914.

TAXING DISTRICT.		NUMBER OF ACRES, OR LOTS.		Value of Land Without Improvements.	Value of Improvements.	Total Valuation of Real Estate, Exclusive of Second-class R. R. Property.	Valuation of Second-class R. R. Property.	Valuation of Personal Estate.	Net Valuation Taxable.	Amounts Deducted under Ch. 57, Laws of 1910, and Ch. 188, Laws of 1912.	Amounts Added under Ch. 57, Laws of 1910.	Net Valuation on which County and State School Taxes Are Apportioned.	Number of Polls Assessed.
		Acres.	Lots.										
Avalon Borough	194	3,186		\$725,143	\$270,995	\$1,096,138	\$16,109	\$34,245	\$1,148,492	\$48,125	.....	\$1,100,367	76
Cape May City	.....	15,000		3,635,905	2,249,668	5,885,573	134,289	484,382	6,454,244	10,900	\$187,000	6,630,844	588
Cape May Point Borough	.....	884		115,680	114,575	230,255	893	12,275	243,428	3,100	.....	240,823	52
Dennis Township	.....	360		247,355	232,122	479,477	9,992	11,448	600,917	3,980	.....	596,067	482
Lower Township	.....	31,471		458,325	50,425	508,750	15,890	70,775	595,415	175	.....	595,240	863
Middle Township	.....	12,019		404,000	482,725	886,725	27,869	163,960	1,077,544	8,040	.....	1,069,804	766
North Wildwood Borough	.....	27,282		1,953,020	794,025	2,747,045	10,817	149,650	2,907,512	3,100	.....	2,904,412	186
Ocean City	.....	6,885		5,238,786	2,555,595	7,795,381	97,509	797,760	8,690,640	4,450	.....	8,686,190	560
Sea Isle City	.....	22,500		940,125	749,675	1,689,800	18,242	130,472	1,838,514	9,940	.....	1,828,574	380
South Cape May Borough	.....	7,082		48,090	33,505	81,595	.....	4,350	85,985	170	.....	85,715	20
Stone Harbor Borough	.....	81		485,940	242,750	728,690	2,855	20,755	752,300	.....	.....	752,300	124
Upper Township	.....	200		319,447	386,040	715,537	7,359	109,735	832,631	18,136	.....	814,495	413
West Cape May Borough	.....	30,390		189,195	288,900	478,095	14,065	62,900	554,760	100	.....	554,660	268
Wildwood City	.....	155		3,976,235	2,687,525	6,643,760	65,300	362,445	7,071,505	67,928	.....	7,003,580	766
Wildwood Crest Borough	.....	.....		840,356	586,775	1,427,131	2,190	76,190	1,505,427	.....	.....	1,505,427	59
Woodbine Borough	.....	2,293		228,677	297,890	526,067	3,674	113,630	643,371	10,970	.....	632,401	377
Totals	.....	107,062	83,038	\$19,807,219	\$12,112,740	\$31,919,959	\$428,129	\$2,053,692	\$35,001,780	\$189,061	\$187,000	\$34,989,719	.....

BOARD OF EQUALIZATION OF TAXES.

**Abstract of Ratables and Exemptions in the County of Cape May, for the Year 1914—Continued.**

TAXING DISTRICT.		PROPERTY EXEMPT FROM TAXATION.					APPORTIONMENT OF TAXES.					Total Tax Rate per \$100	
		Public Schools.	Other School Property.	Public Property.	Church and Charitable.	Cemeteries and Graveyards.	Total Amount of Exempt Property.	State School Tax.	Net County Taxes Apportioned.	Total Local Taxes as Appropriated.	Bank Stock Taxes Due Taxing District.	Net Local Taxes to Be Raised.	
Avalon Borough	\$10,200			\$104,420	\$12,800		\$127,420	\$2,800 00	\$4,455 38	\$22,715 00		\$22,715 00	\$2 63
Cape May City	40,000			68,000	149,200		257,200	19,870 00	26,843 28	112,425 00		112,425 00	2 89
Cape May Point Borough	800			4,400	48,450		53,450	610 00	973 06	4,050 00		4,050 00	2 30
Dennis Township	21,600				13,625		35,625	1,525 00	2,419 46	9,585 50		9,585 50	2 18
Lower Township	3,900				4,900		13,100	1,512 00	2,410 12	6,842 50		6,842 50	1 75
Middle Township	41,710			88,000	57,800	1,800	188,110	2,720 00	4,320 82	17,959 43	147 97	17,811 48	2 24
North Wildwood Borough	33,000			29,450	6,550		68,000	7,380 00	11,158 86	43,963 00		43,963 00	2 37
Ocean City	82,700		\$7,600	44,615	114,890		246,865	22,101 45	35,105 33	138,876 68	902 04	137,974 62	2 25
Sea Isle City	5,700			36,105	72,975		114,780	4,651 00	7,403 89	23,450 00		23,450 00	2 24
South Cape May Borough				200			200	218 00	347 08	1,185 00		1,185 00	2 02
Stone Harbor Borough	3,000			4,000			7,000	1,913 00	3,048 08	14,915 31		14,915 31	2 62
Upper Township	26,000		1,400	27,350	1,075		55,825	2,071 00	3,297 09	10,530 00	34 00	10,496 00	1 87
West Cape May Borough	8,000			600	2,500		11,000	1,411 00	2,245 81	7,640 00		7,640 00	1 98
Wildwood City	45,200			52,200	113,000		210,400	17,820 00	28,354 49	114,912 00	1,225 58	113,686 42	2 25
Wildwood Crest Borough								3,830 00	6,095 47	25,825 00		25,825 00	2 37
Woodbine Borough	28,000		72,000	16,100	7,000	1,000	122,100	1,608 00	2,560 59	8,640 00		8,640 00	1 95
Totals	\$347,610		\$51,000	\$444,450	\$635,740	\$8,275	\$1,515,075	\$89,060 46	\$141,708 90	\$575,504 42	\$2,551 08	\$572,953 34	...
Total County Taxes Appropriated.....		\$144,290.00											
Bank Stock Taxes Due County.....		2,551.10											
Net County Taxes Apportioned.....		\$141,708.90											
County Tax Rate per \$100 of Valuation.....		\$0.4049											
State School Tax Rate per \$100 of Valuation.....		0.2545											

Abstract of Ratables and Exemptions In the County of Cumberland, for the Year 1914.

TAXING DISTRICT.	NUMBER OF ACRES OR LOTS.		Value of Land Without Improvements.	Value of Improvements.	Total Valuation of Real Estate, Exclusive of Second-Class R. R. Property.	Valuation of Second- class R. R. Property.	Valuation of Personal Estate.	Net Valuation Taxable.	Amounts Deducted under Ch. 57, Laws of 1910, and Ch. 188, Laws of 1912.	Amounts Added under Ch. 57, Laws of 1910.	Net Valuation on which County and State School Taxes Are Apportioned.	No. of Polls Assessed.
	Acres.	Lots.										
Bridgeton .....	1,392	4,420	\$2,189,075	\$3,776,176	\$5,965,250	\$140,110	\$1,801,275	\$7,906,635	\$19,845	.....	\$7,886,790	3,968
Commercial .....	12,980	.....	.....	.....	549,988	40,049	198,789	788,826	450	.....	788,878	750
Deerfield .....	27,865	.....	.....	.....	1,137,790	8,419	171,007	1,317,216	2,200	.....	1,315,016	689
Downe .....	23,530	89	.....	.....	390,390	1,840	108,365	500,555	450	.....	500,135	397
Fairfield .....	22,034	.....	.....	.....	481,892	3,308	109,766	594,966	.....	.....	594,968	420
Greenwich .....	9,235	.....	385,642	96,250	481,892	12,231	97,400	574,245	200	.....	574,045	298
Hopewell .....	17,022	.....	333,980	130,634	464,614	1,106	155,614	1,228,155	4,600	.....	1,223,555	471
Landis .....	41,080	3,047	1,506,077	892,450	1,071,435	52,224	189,025	2,622,776	26,687	\$2,100	2,698,189	1,639
Lawrence .....	22,859	.....	439,025	188,325	2,401,527	2,747	182,250	812,347	500	.....	811,847	508
Maurice River .....	53,160	.....	333,281	256,240	589,521	14,466	160,349	764,836	1,248	.....	763,088	580
Millville .....	19,486	1,458	1,450,125	3,270,200	4,720,325	35,627	1,701,850	6,457,802	314,550	.....	6,142,752	3,500
Stoe Creek .....	11,228	56	.....	.....	467,905	.....	72,733	540,638	.....	.....	540,638	266
Vineland .....	.....	2,638	787,000	1,633,575	2,420,575	55,768	456,350	2,982,683	1,950	.....	2,980,743	1,086
Totals .....	261,871	11,708	\$7,427,205	\$10,243,849	\$21,288,552	\$367,896	\$5,384,273	\$27,040,720	\$372,690	\$2,100	\$26,870,140	14,572

## Abstract of Ratables and Exemptions in the County of Cumberland, for the Year 1914—Continued.

TAXING DISTRICT.	PROPERTY EXEMPT FROM TAXATION.						APPORTIONMENT OF TAXES.						Total Tax Rate per \$100 Valuation.
	Public Schools.	Other School Property.	Public Property.	Church and Charitable.	Cemeteries and Graveyards.	Total Amount of Exempt Property.	State School Tax.	Net County Taxes Apportioned.	Total Local Taxes as Appropriated.	Bank Stock Taxes Due Taxing District.	Net Local Taxes to Be Raised.		
Bridgeton	\$127,000	.....	\$274,000	\$579,950	\$20,000	\$900,950	\$21,181 24	\$31,201 58	\$94,255 62	\$5,416 30	\$88,839 32	\$1 78612	
Commercial	12,400	.....	.....	19,700	2,500	34,600	2,117 32	8,118 96	12,222 50	134 50	12,088 00	2 1962	
Deerfield	27,400	\$2,340	4,050	53,850	4,000	91,640	3,531 68	5,202 44	14,390 00	.....	14,390 00	1 7647	
Downe	10,500	.....	.....	16,700	.....	27,900	1,843 20	1,978 62	7,255 00	.....	7,255 00	2 1128	
Fairfield	5,700	.....	.....	11,000	5,050	21,750	1,597 88	2,353 80	6,300 00	.....	6,300 00	1 723	
Greenwich	13,700	.....	.....	17,800	.....	34,100	1,541 70	2,271 03	11,175 00	.....	11,175 00	2 6069	
Hopewell	24,050	.....	2,200	17,800	200	150,250	3,286 10	4,840 60	13,540 00	.....	13,540 00	1 7641	
Landis	27,800	.....	151,000	13,850	5,650	197,600	6,977 85	10,278 90	37,642 90	.....	37,642 90	2 08318	
Lawrence	12,500	.....	778	26,800	3,000	43,075	2,180 35	3,211 84	9,387 50	.....	9,387 50	1 8188	
Maurice River	10,000	.....	23,000	16,000	2,000	51,000	2,049 40	3,018 91	10,455 00	.....	10,455 00	2 0309	
Millville	140,850	.....	30,700	238,300	4,700	414,550	16,487 86	24,301 83	99,631 86	2,300 94	97,330 92	2 13912	
Stoe Creek	5,000	.....	500	2,000	.....	7,700	1,451 97	2,138 86	8,750 00	.....	8,750 00	1 36788	
Vineyard	85,000	.....	40,000	103,000	.....	228,000	7,870 98	11,594 55	44,342 85	1,636 34	42,706 51	2 11986	
Totals	\$501,400	\$2,340	\$635,625	\$915,750	\$48,000	\$2,103,115	\$71,627 03	\$106,511 92	\$394,337 73	\$9,488 08	\$384,849 65	.....	
Total County Taxes Appropriated..... \$0.896618													
Bank Stock Taxes Due County..... 0.298506													

NOTE.—Fire District No. 1 of Commercial Township raises \$625 upon ratables \$482,921.00, the rate being \$0.12942.

Fire District No. 1 of Vineyard Borough and Landis Township raises \$3,710.00 upon ratables \$3,630,543.00, the rate being \$0.000208.

Light District No. 1 of Landis Township raises \$800.00 upon ratables \$174,725.00, the rate being \$0.457698.

## Abstract of Ratables and Exemptions in the County of Essex, for the Year 1914.

NUMBER OF ACRES OR LOTS.		Value of Land Without Improvements.	Value of Improvements.	Total Valuation of Real Estate, Exclusive of Second-class R. R. Property.	Second-class Railroad Property	Valuation of Personal Estate.	Deductions for Debt Other Than Mortgage Indebtedness.	Net Valuation Taxable.
Acres.	Lots.							
City of Newark.....	14,976	\$168,709,855	\$173,915,525	\$342,625,380	\$3,647,771	\$57,437,000	\$510,447	\$403,199,704
City of East Orange.....	2,503	19,064,150	27,781,750	47,745,900	94,049	8,578,500	42,800	51,375,649
City of Orange.....	1,800	8,826,870	11,435,420	20,262,290	122,578	1,860,775	15,000	22,230,641
Town of Montclair.....	3,900	17,232,800	22,132,000	39,364,800	197,188	4,171,500	.....	43,733,488
Town of Bloomfield.....	6,000	6,113,925	7,372,200	13,486,125	103,144	1,587,100	10,000	15,169,389
Town of Irvington.....	8,724	6,735,225	7,173,800	13,909,025	127,150	828,675	.....	13,871,659
Town of Belleville.....	840	2,821,075	4,146,850	6,967,925	9,947	524,480	.....	7,512,352
Town of West Orange.....	5,744	4,834,400	7,303,100	12,137,500	13,273	1,411,125	.....	13,562,898
Village of South Orange.....	1,747	6,101,033	6,138,082	12,239,115	11,178	1,411,003	.....	13,870,905
Township of North Orange.....	975	4,041,800	3,802,300	7,844,100	15,353	985,822	.....	8,870,905
Town of Nutley.....	1,410	2,692,800	3,604,425	6,297,225	22,498	803,806	.....	7,111,436
Borough of Glen Ridge.....	2,345	3,231,855	4,320,500	7,552,355	22,498	803,806	.....	7,422,793
Borough of Millburn.....	6,933	2,420,000	2,645,070	5,065,070	93,887	904,834	.....	5,550,719
Borough of Caldwell.....	347	1,015,000	1,351,700	2,366,700	14,583	219,170	.....	2,900,645
Borough of West Caldwell.....	2,839	310,000	306,250	616,250	.....	38,763	.....	686,913
Borough of North Caldwell.....	1,611	239,800	163,800	403,600	.....	33,060	.....	422,660
Township of Caldwell.....	88	178,640	158,425	337,065	.....	33,060	.....	422,660
Borough of Verona.....	6,081	969,200	1,113,200	2,082,400	1,570	178,763	.....	2,261,163
Township of Cedar Grove.....	1,286	425,653	277,500	703,153	1,111	30,869	.....	733,203
Township of Livingston.....	848	648,600	237,800	886,400	.....	73,200	.....	959,600
Borough of Roseland.....	87	249,780	143,600	393,380	.....	23,423	.....	422,801
Borough of Essex Fells.....	822	459,138	649,000	1,108,138	1,086	103,151	.....	1,218,618
Totals.....	64,896	\$256,117,014	\$284,980,347	\$541,097,361	\$4,505,404	\$78,689,852	\$578,247	\$621,744,370

## BOARD OF EQUALIZATION OF TAXES.

## Abstract of Ratables and Exemptions in the County of Essex, for the Year 1914—Continued.

TAXING DISTRICT.	Amounts Deducted under Ch. 57, Laws of 1912.	Amounts Added under Ch. 57, Laws of 1910, and Ch. 188, Laws of 1912.	Net Valuation on which County Are Apportioned.	Number of Polls Assessed.	PROPERTY EXEMPT FROM TAXATION.					Total Amount of Exempt Property.
					Public Schools.	Other School Property.	Public Property.	Church and Charitable.	Cemeteries and Graveyards.	
City of Newark .....	\$1,556,934	\$716,022	\$402,368,792	85,631	\$9,900,000	\$1,000,000	\$23,324,000	\$9,900,000	\$2,750,000	\$46,874,000
City of East Orange .....	198,900	.....	51,176,749	8,895	1,487,000	75,000	2,321,000	1,568,700	175,000	5,927,700
City of Orange .....	112,700	.....	23,117,941	1,508	692,500	100,000	501,400	1,482,200	290,000	3,066,100
Town of Montclair .....	254,510	.....	43,478,978	5,000	985,500	231,000	515,000	1,229,200	71,300	3,031,800
Town of Bloomfield .....	153,318	19,500	15,085,551	2,537	618,200	87,000	204,900	387,100	31,200	1,258,400
Town of Irvington .....	97,068	9,500	13,784,091	4,534	356,600	.....	128,825	163,800	29,000	678,025
Town of Belleville .....	32,200	.....	7,480,152	1,993	275,000	.....	683,200	177,500	17,500	1,133,200
Town of West Orange .....	64,200	.....	13,498,688	1,427	391,800	153,550	.....	142,850	30,700	721,700
Village of South Orange .....	54,450	23,500	11,784,851	1,200	135,000	515,800	245,968	227,200	15,000	1,158,468
Township of South Orange .....	16,500	.....	8,354,405	925	95,000	800	122,500	88,550	.....	308,850
Town of Nutley .....	19,215	.....	7,285,521	1,400	233,500	.....	191,825	181,000	4,500	569,975
Borough of Glen Ridge .....	23,950	3,300	7,898,843	680	190,000	.....	86,200	140,150	20,000	477,200
Township of Millburn .....	177,210	.....	6,373,508	725	80,000	11,000	86,800	53,800	7,000	238,800
Borough of Caldwell .....	13,400	9,900	2,597,155	648	90,000	1,500	15,500	227,800	25,500	380,100
Borough of West Caldwell .....	1,000	.....	664,915	145	7,000	.....	.....	6,400	1,000	14,400
Borough of North Caldwell .....	2,500	.....	427,180	74	6,200	.....	506,200	.....	.....	512,400
Township of Caldwell .....	.....	.....	425,612	134	6,500	425,612	104,700	6,550	700	118,450
Borough of Verona .....	18,700	.....	2,292,035	385	95,000	.....	224,000	64,000	.....	323,000
Township of Cedar Grove .....	.....	.....	735,203	385	15,000	735,203	1,108,700	5,500	1,000	1,126,200
Township of Livingston .....	5,030	1,000	931,620	287	10,500	.....	.....	25,800	.....	35,800
Township of Boonington .....	2,800	4,400	425,931	123	6,200	.....	.....	7,400	300	13,900
Borough of Essex Falls .....	900	.....	1,217,718	85	33,300	.....	14,400	8,500	.....	56,200
Totals .....	\$2,804,985	\$787,122	\$619,728,507	118,685	\$15,686,600	\$2,127,950	\$30,658,119	\$16,073,900	\$3,466,700	\$67,998,268

## BOARD OF EQUALIZATION OF TAXES.

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## Abstract of Ratables and Exemptions in the County of Essex, for the Year 1914—Continued.

TAXING DISTRICT.	APPORTIONMENT OF TAXES.					Total Tax Rate per \$100 Valuation.
	State School Tax.	Net County Taxes Apportioned.	Total Local Taxes Appropriated.	Bank Stock Taxes Due District.	Net Local Taxes to Be Raised.	
City of Newark .....	\$1,068,653 16	\$1,725,716 87	\$5,732,000 00	\$96,041 22	\$5,635,958 78	\$2 08
City of East Orange .....	135,669 56	219,497 08	655,903 41	3,238 43	652,664 98	1 26
City of Orange .....	158,634 66	94,863 85	351,552 89	3,298 86	348,254 03	1 26
Town of Montclair .....	115,262 77	186,481 34	251,796 78	3,426 42	534,570 88	1 92
Town of Bloomfield .....	39,859 24	64,447 48	213,907 21	1,568 02	212,327 19	2 06
Town of Irvington .....	36,541 63	59,119 96	188,818 17	1,568 33	188,251 84	2 06
Town of Belleville .....	19,829 88	32,082 38	108,381 75	784 32	107,597 43	2 12
Town of West Orange .....	35,787 70	57,900 20	219,750 00	473 36	219,276 64	2 30
Village of South Orange .....	23,147 64	50,535 22	162,103 86	.....	162,103 86	2 07
Township of South Orange .....	19,340 43	35,832 04	101,708 82	.....	101,708 82	1 92
Borough of G. Ridge .....	19,614 33	31,290 49	107,595 00	187 96	107,377 04	2 17
Township of Milburn .....	16,868 16	27,733 64	98,756 21	428 23	98,327 98	2 03
Borough of Caldwell .....	9,865 06	27,335 97	82,613 14	230 23	82,383 11	1 94
Borough of West Caldwell .....	1,162 69	11,189 20	36,913 14	287 80	36,625 34	2 10
Borough of North Caldwell .....	1,162 43	9,831 82	8,045 39	.....	8,045 39	1 90
Township of Caldwell .....	1,123 29	1,832 15	3,295 28	.....	3,295 28	1 47
Borough of Verona .....	5,917 12	8,573 20	3,280 00	.....	3,280 00	1 47
Township of Cedar Grove .....	1,649 02	3,153 29	28,665 89	.....	28,665 89	2 10
Township of Livingston .....	2,284 35	3,685 49	8,323 61	.....	8,300 00	2 12
Borough of Roseland .....	1,123 30	1,827 07	5,805 00	.....	5,805 00	1 67
Borough of Essex Fells .....	3,228 17	5,222 79	11,651 31	.....	11,651 31	2 09
Totals .....	\$1,642,894 94	\$2,658,007 01	\$8,676,538 16	\$110,543 38	\$8,565,994 78	1 96
Total County Taxes Appropriated.....						\$2,768,280 67
County Taxes Apportioned in Excess of Appropriation—Due to Increased Ratables after Rate Had Been Fixed.....						269.72
County Tax Rate per \$100.....						\$2,768,550.39
State School Tax Rate per \$100.....						110,543.38
Bank Stock Taxes Due County.....						\$2,658,007.01
Net County Taxes Apportioned.....						



## Abstract of Ratables and Exemptions in the County of Gloucester, for the Year 1914.

TAXING DISTRICT.	NUMBER OF ACRES OR LOTS.		Value of Land Without Improvements.	Value of Improvements.	Total Valuation of Real Estate, Exclusive of Second-class R. R. Property.	Valuation of Second-class R. R. Property.	Valuation of Personal Estate.	Net Valuation Taxable.	Amounts Deducted under Ch. 57, Laws of 1910, and Ch. 188, Laws of 1912.	Amounts Added under Ch. 57, Laws of 1910.	Net Valuation on which County and State School Taxes Are Apportioned.	Number of Polls Assessed.
	Acres.	Lots.										
Clayton Borough	3,807 1/4	1,285	\$292,125	\$528,750	\$820,875	\$9,675	\$162,250	\$692,800	\$16,150	\$4,100	\$696,900	452
Deptford Township	11,069	1,265	530,550	417,450	947,950	3,903	117,200	1,068,553			1,052,803	523
East Greenwich Township	8,709	189	561,550	189,150	750,700	7,532	137,070	906,802			906,802	397
Elk Township	11,126	97	380,000	28,000	408,000	1,688	51,775	475,533	200		475,333	274
Franklin Township	32,500	2,551	495,918	408,402	904,380	50,694	91,130	1,046,194	5,000		1,041,194	623
Gloucester Township	5,272	1,716	552,080	873,800	1,427,380	67,135	294,600	1,789,135	1,300		1,787,835	706
Greenwich Township	5,629	296	249,219	432,000	681,238	2,357	240,875	924,531	300		924,231	225
Harrison Township	11,960	96	773,200	233,600	1,006,800	12,174	251,200	1,270,174	500		1,269,674	425
Logan Township	13,519		619,300	162,700	782,000	4,368	141,500	927,868			927,868	381
Mantua Township	9,205	2,502	684,675	322,975	1,007,650	4,309	135,700	1,150,659	300		1,150,359	492
Monroe Township	26,556	689	632,760	436,560	1,069,310	7,362	260,291	1,327,263			1,327,263	846
National Park Borough	325	2,111	189,500	105,785	295,285		15,600	280,785	7,815		272,970	85
Paisano Borough	627 1/4	1,619	292,690	804,570	1,097,260	1,410	226,500	1,327,160			1,327,160	562
Pittman Borough	741	2,874	532,150	1,296,960	1,829,110	9,108	213,750	2,051,558	2,400		2,054,358	677
South Harrison Township	9,742	4	475,060	18,660	493,720	12	110,463	604,175			604,175	193
Swedesboro Borough	13,284	475	194,800	774,450	969,250	16,573	120,650	1,090,223	350		1,090,573	439
Washington Township	182		544,600	139,450	684,050		92,175	750,515	200		750,315	416
Wenonah Borough	387	630	124,380	528,850	653,180	5,160	93,560	1,008,034	3,700		1,004,334	243
West Deptford Township	8,859		817,350	94,250	913,600	530,081	114,000	1,576,638	200		1,576,638	574
Westville Borough	398	1,155	308,505	634,060	942,565		83,100	1,025,665			1,025,665	370
Woodbury City, 1st Ward	142	466	121,350	285,125	376,475		32,100	408,575			408,575	263
Woodbury City, 2d Ward	647		570,425	1,434,050	2,004,475	33,489	218,925	2,223,404	20,850	14,085	2,237,489	633
Woodbury City, 3d Ward	121	940	380,150	726,350	1,106,500		138,500	1,245,000			1,245,000	434
Woolwich Township	13,145		709,530	14,420	723,950	3,265	116,000	840,215	800		840,215	283
Totals	187,074	20,484	\$11,001,747	\$10,876,327	\$21,878,074	\$761,097	\$3,607,404	\$26,246,575	\$57,665	\$21,185	\$26,210,095	10,501

## BOARD OF EQUALIZATION OF TAXES.

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## Abstract of Rates and Exemptions in the County of Gloucester, for the Year 1914—Continued.

TAXING DISTRICT.	PROPERTY EXEMPT FROM TAXATION.						APPORTIONMENT OF TAXES.						Total Tax Rate per \$100 Valuation.
	Public School.	Other School Property.	Public Property.	Church and Charitable.	Cemeteries and Gravestones.	Total Amount of Exempt Property.	State School Tax.	Net County Tax Apportioned.	Taxes as Appropriated.	Bank Stock Taxes Due District.	Net Local Taxes to Be Raised.		
Clayton Borough	\$35,000		\$14,000	\$9,600	\$500	\$103,500	\$2,621 01	\$5,278 67	\$13,400 00	\$104 94	\$13,295 06	\$2 10	
Deerford Township	11,800			5,450	2,000	19,250	2,767 98	5,374 68	16,925 00		16,925 00	2 33	
East Greenwich Township	9,400	\$500	16,000	25,300	12,900	64,500	2,380 18	4,793 65	7,825 00		7,825 00	1 63	
Elk Township	2,800			10,000	500	13,300	1,249 72	2,516 93	3,850 00		3,850 00	1 66	
Franklin Township	15,400	200		20,100	2,700	38,400	2,737 46	5,513 20	16,740 00		16,740 00	2 84	
Greenville Township	61,000		6,500	52,300	8,800	128,600	4,700 48	9,466 73	23,489 00	565 00	22,924 00	2 04	
Greenwich Township	6,000		3,500	2,500		12,000	2,429 92	4,893 88	6,500 00		6,500 00	1 48	
Harrison Township	15,000		5,000	16,000		36,000	3,338 14	6,723 02	10,315 00	276 48	10,038 52	1 66	
Logan Township	8,800		3,000	9,500	2,500	23,800	2,489 48	4,913 12	9,625 00		9,625 00	1 80	
Mantua Township	13,400		4,200	22,600	2,600	42,800	3,024 44	6,091 24	13,117 50		13,117 50	1 80	
Monroe Township	27,650		6,700	40,800	1,000	76,150	3,489 55	7,027 96	16,150 00	161 76	15,988 24	2 25	
National Park Borough	5,630		4,850	15,300		25,880	717 65	1,445 40	3,712 00		3,712 00	2 10	
Patterson Borough	20,000		38,000	29,000		87,000	3,489 20	7,027 42	17,100 00	190 58	16,909 42	2 04	
Pittman Borough	31,200		4,300	19,400		54,900	5,401 20	10,877 96	24,025 11	168 98	23,856 13	1 93	
South Harrison Township	3,400			2,800		6,200	1,588 45	3,199 15	4,200 00		4,200 00	1 47	
Southampton Borough	32,000		4,000	33,800	4,000	73,800	3,181 72	6,407 96	13,078 68	1,314 51	11,764 15	1 74	
Washington Township	8,000		4,000	18,200	1,500	31,700	2,115 15	4,259 89	7,050 00		7,050 00	1 63	
Westborough Borough	7,000		24,000	50,650		81,650	1,963 47	3,924 45	9,400 00		9,400 00	2 02	
West Deerford Township	16,000		7,500	49,800	400	72,700	2,043 74	4,086 56	11,995 00		11,995 00	1 96	
Westville Borough	33,000		1,500	21,000		55,500	4,143 20	8,348 41	16,665 00	96 99	16,568 01	1 82	
Woodbury City, 1st Ward	8,000		1,500	8,000	3,500	21,000	10,264 99	20,673 57	56,965 00	2,836 23	54,118 77	2 16	
Woodbury City, 2d Ward	13,200			46,200	1,000	60,400							
Woodbury City, 3d Ward	90,000			136,500		387,500							
Woodwich Township	2,400		167,000	3,000	3,700	9,100	2,214 82	4,460 06	10,816 34		10,816 34	2 06	
Totals	\$475,880	\$1,100	\$315,250	\$677,200	\$55,600	\$1,525,030	\$68,910 04	\$138,784 53	\$312,923 61	\$5,715 47	\$307,208 14		

\*Additional Rate in Water District.

Total County Taxes Appropriated..... \$144,500.00  
 Bank Stock Taxes Due County..... 5,715.47  
 Net County Taxes Apportioned..... \$138,784.53

County Tax Rate per \$100 of Valuation..... \$0.529608  
 State School Tax Rate per \$100 of Valuation... 0.262918

Abstract of Ratables and Exemptions in the County of Hudson, for the Year 1914.

TAXING DISTRICT.	NUMBER OF ACRES OR LOTS.		Value of Land Without Improvements.	Value of Improvements.	Total Valuation of Real Estate, Exclusive of Second-class R. R. Property.	Valuation of Second-class R. R. Property.	Valuation of Personal Estate.	Net Valuation Taxable.	Amounts Deducted under Ch. 57, Laws of 1910, and Ch. 188, Laws of 1912.	Amounts Added under Ch. 57, Laws of 1910.	Net Valuation on which County and State School Taxes Are Apportioned.	Number of Polls Assessed.
	Acres.	Lots.										
Jersey City .....	.....	186,153	\$76,079,402	\$124,152,800	\$200,232,002	\$53,206,233	\$21,798,575	\$275,238,810	\$7,983,046	\$1,000	\$287,254,764	10,158
Bayonne .....	.....	30,000	16,520,750	29,626,700	46,147,450	800,129	10,147,875	57,095,454	56,680	.....	57,038,804	1,512
{ Old Hoboken ..... Weehawken Add'n, }	about	.....	18,088,900	29,175,400	47,264,300	5,301,024	.....	.....	.....	.....	.....	.....
	720	.....	6,673,900	5,537,500	12,211,400	1,137,269	.....	.....	.....	.....	.....	.....
Hoboken (totals) .....	.....	.....	\$24,762,800	\$34,712,900	\$59,475,700	\$6,438,283	4,155,200	70,069,183	175,100	.....	60,894,083	1,745
North Bergen .....	.....	7,500	5,298,775	7,074,650	12,373,425	706,357	832,300	13,912,082	114,855	.....	13,797,227	286
Secaucus .....	about	.....	1,363,590	1,298,600	2,662,190	441,352	219,660	3,201,232	26,500	.....	3,264,732	486
West Hoboken .....	2,986	.....	7,100,200	16,356,125	23,456,325	4,259	1,376,100	24,832,634	51,310	.....	24,775,374	1,440
West New York .....	.....	3,000	4,271,623	8,413,800	12,745,423	4,975,547	835,800	13,586,772	409,487	1,000	13,148,285	8,081
Town of Union .....	.....	3,348	4,181,660	9,357,850	13,539,510	.....	361,568	14,130,569	32,010	2,200	12,100,740	683
Weehawken .....	.....	1,770	6,368,263	7,149,850	13,518,113	6,910,541	324,560	20,731,309	1,734,388	.....	19,016,918	235
Guttenberg .....	.....	1,406	1,263,100	2,033,300	3,296,400	.....	211,500	3,508,900	13,375	20,500	3,468,225	1,007
Kearny .....	.....	10,200	6,828,860	10,618,100	17,447,050	1,483,608	1,507,663	20,850,323	468,375	.....	20,462,448	3,500
Harrison .....	.....	7,389	3,330,245	6,863,175	10,323,420	683,850	1,994,823	13,062,068	9,400	.....	12,992,668	2,041
East Newark .....	.....	454	635,800	1,699,960	2,335,760	.....	1,180,610	3,516,400	.....	.....	3,516,400	485
Totals .....	3,706	239,220	\$157,997,152	\$259,635,740	\$417,532,892	\$75,662,189	\$45,553,713	\$538,748,794	\$11,074,796	\$24,700	\$527,698,698	26,651

\*Estimated.



## Abstract of Ratables and Exemptions in the County of Hunterdon, for the Year 1914.

TAXING DISTRICT.		NUMBER OF ACRES OR LOTS		Value of Land Without Improvements.	Value of Improvements.	Total Valuation of Real Estate, Exclusive of Second-class R. R. Property.	Valuation of Second-class R. R. Property.	Valuation of Personal Estate.	Net Valuation Taxable.	Amounts Deducted under Ch. 87, Laws of 1910, and Ch. 188, Laws of 1912.	Amounts Added under Ch. 57, Laws of 1910.	Net Valuation on Which County Are Apportioned.	Number of Polls Assessed.
Acres.	Lots.												
16,147	100	Alexandria Township	100			\$560,945	\$317	\$144,725	\$705,987	\$900		\$705,987	311
11,887	82	Bethlehem Township	82			404,485	28,571	115,335	648,391	4,900		652,391	288
441	240	Bloomsbury Borough	240	\$54,333		261,983	16,270	72,161	350,414		\$8,900	350,414	199
	237	Clinton Township	237	120,745	387,025	507,770	8,751	168,023	682,544	6,094		676,850	216
20,324	295	Clinton Township	295			1,066,025	13,298	222,944	1,302,267	3,960		1,298,307	599
23,108	101	Delaware Township	101			880,362	10,325	237,250	1,127,937	3,600		1,125,607	510
17,552	100	East Amwell Township	100			670,420	1,859	271,466	943,745	150		943,695	362
286	570	Flemington Borough	570	336,400	1,064,450	1,400,850	43,415	413,155	1,857,420	400		1,857,020	562
14,347	76	Franklin Township	76			625,870	12,697	158,729	797,296	2,972	3,700	798,024	357
437	271	Franktown Borough	271	90,245	422,850	513,095	4,135	151,723	668,853	3,228		665,725	253
685	277	Hampton Borough	277	40,470	476,675	517,145	24,098	364,998	906,209	900		906,309	288
1,292	314	High Bridge Borough	314	82,460	696,485	758,925	20,758	171,494	951,177	2,800		948,677	358
14,304	57	Holland Township	57			681,050	7,665	175,550	814,265	1,000		813,865	259
21,712	60	Kingwood Township	60			625,455	1,831	228,585	853,881	2,973		851,008	379
	409	Lambertville, 1st Ward.	409	116,930	247,075	364,005		93,487	2,361,031	400			238
2	378	Lambertville, 2d Ward.	378	206,525	501,050	707,575	109,349	160,273	2,361,031	1,600		2,367,028	281
	593	Lambertville, 3d Ward.	593	263,715	559,475	822,190		104,152	3,676	1,472			514
18,953	377	Lebanon Township	377			689,110	7,278	221,398	917,786	1,850	4,475	920,411	562
666	127	Millford Borough	127	42,150	446,900	689,110	8,275	163,050	690,075	4,500		649,725	213
22,688	75	Raritan Township	75			968,600	18,993	239,650	1,218,243	3,838	7,125	1,221,530	490
29,376	542	Readington Township	542	31,425	131,450	1,178,050	2,189	259,040	1,494,063	300	815	1,494,253	755
	135	Stockton Borough	135			162,875	2,189	82,960	248,094			248,549	143
20,046	587	Tewksbury Township	587			831,775	10,795	222,625	1,065,195	925		1,064,270	507
12,272	61	Union Township	61			518,315	16,473	123,785	699,573			699,573	265
13,325	177	West Amwell Township	177			372,325	80	111,575	483,960	500		483,460	211
259,550	9,241	Totals	9,241	\$1,395,398	\$5,109,765	\$16,519,900	\$394,363	\$4,664,133	\$21,578,456	\$46,915	\$29,307	\$21,590,948	9,180

## Abstract of Rates and Exemptions in the County of Hunterdon, for the Year 1914—Continued.

TAXING DISTRICT.	PROPERTY EXEMPT FROM TAXATION.						APPORTIONMENT OF TAXES.					Total Tax Rate per \$100 Valuation.
	Public Schools.	Other School Property.	Public Property.	Church and Charitable.	Cemeteries and Graveyards.	Total Amount of Exempt Property.	State School Tax.	Net County Taxes Apportioned.	Total Local Taxes as Appropriated.	Bank Stock Taxes Due Taxing District.	Net Local Taxes to Be Raised.	
Alexandria Township	\$3,000	\$500	.....	\$15,500	\$7,000	\$28,000	\$1,988 75	\$3,450 31	\$2,000	.....	\$5,000 00	\$1 9884
Bethlehem Township	4,350	.....	.....	10,000	15,000	29,350	1,484 05	2,710 15	5,350	.....	5,350 00	1 8787
Bloombury Borough	7,000	.....	.....	11,900	700	19,600	1,028 73	1,719 27	3,810	\$355 31	3,114 69	1 5387
Clinton Town	20,000	.....	\$9,000	52,500	11,000	92,500	3,794 18	3,321 27	7,815	917 08	6,897 92	1 7053
Clinton Township	17,200	.....	5,800	27,400	9,100	57,000	3,441 02	6,369 78	15,298	.....	15,298 00	2 113
Delaware Township	8,350	.....	.....	27,000	9,150	44,500	2,953 43	5,622 73	13,025	.....	13,025 00	1 7785
East Amwell Township	8,200	.....	.....	20,150	2,600	30,950	2,600 89	4,623 49	8,709	.....	8,709 00	1 8488
Flemington Borough	70,000	.....	73,000	90,500	6,300	239,800	4,921 82	9,110 96	24,742	1,687 02	23,053 98	1 7017
Franklin Township	4,300	.....	14,600	18,500	2,300	39,700	2,115 06	3,915 28	7,900	.....	7,900 00	1 8982
Frenchtown Borough	10,000	.....	3,500	18,000	1,000	33,000	1,704 43	3,203 20	6,693	606 84	6,086 36	1 8912
Hampton Borough	30,000	1,200	60,500	25,800	4,500	121,000	2,899 41	4,441 65	11,438	.....	11,438 00	2 3305
High Bridge Borough	63,000	.....	.....	22,400	.....	145,800	2,514 36	4,654 42	13,439	100 91	13,338 08	1 9317
Holland Township	6,300	.....	.....	8,000	.....	14,300	2,157 05	3,993 00	7,800	.....	7,800 00	1 8247
Kingwood Township	5,100	100	.....	9,500	.....	14,700	2,255 50	4,175 24	7,800	.....	7,800 00	1 8647
Lambertville, 1st Ward	6,000	.....	4,000	108,700	5,000	132,200	6,247 02	11,564 11	28,637	1,358 89	27,278 11	1 8647
Lambertville, 2d Ward	8,000	5,000	.....	9,500	.....	22,500	2,439 44	4,515 74	13,860	.....	13,860 00	2 2634
Lambertville, 3d Ward	6,000	.....	3,000	43,000	.....	52,000	1,722 02	3,187 70	6,400	130 57	6,268 43	1 8873
Lebanon Township	20,000	.....	310,000	18,500	3,000	351,500	3,237 52	5,963 10	18,060	.....	18,060 00	2 0329
Milford Borough	2,000	.....	.....	20,500	475	22,975	3,880 83	7,183 95	18,080	188 25	17,891 75	1 9281
Raritan Township	9,400	.....	.....	19,300	4,400	33,100	968 75	1,219 44	3,060	.....	3,060 00	1 827
Readington Township	13,500	.....	.....	45,100	1,750	60,350	2,820 72	5,221 55	12,425	122 58	12,302 42	1 8630
Stockton Borough	3,000	200	.....	10,300	3,300	16,600	1,748 12	3,236 01	6,390	.....	6,390 00	1 8328
Tewksbury Township	6,000	.....	15,000	31,200	4,000	56,400	1,281 41	2,372 06	6,425	.....	6,425 00	2 0396
Union Township	7,500	.....	.....	18,900	4,000	30,400	.....	.....	.....	.....	.....	.....
West Amwell Township	3,700	.....	.....	12,000	1,000	16,700	.....	.....	.....	.....	.....	.....
Totals	\$338,900	\$7,000	\$510,100	\$685,550	\$75,425	\$1,617,975	\$57,144 51	\$105,782 35	\$255,866	\$5,487 45	\$250,388 55	.....
Total County Taxes Appropriated							County Tax Rate per \$100 of Valuation..... \$0.490624					
Bank Stock Taxes Due County							State School Tax Rate per \$100 of Valuation... 0.285088					
Net County Taxes Apportioned							Annandale Fire District Tax Rate..... 0.23801					
							Average Tax Rate on \$100 Valuation..... 1.846277					

Abstract of Ratables and Exemptions in the County of Mercer, for the Year 1914.

TAXING DISTRICT.	NUMBER OF ACRES OR LOTS.		Value of Land Without Improvements.	Value of Improvements.	Total Valuation of Real Estate, Exclusive of Second-class R. R. Property.	Valuation of Second-class R. R. Property.	Valuation of Personal Estate.	Deductions for Debt. (Other than Mortgage Indebtedness.)	Net Valuation Taxable.	Amounts Deducted under Ch. 87, Laws of 1910, and Ch. 188, Laws of 1912.	Amounts Added under Ch. 87, Laws of 1910.	Net Valuation on which County and State School Taxes are Apportioned.	Number of Polls Assessed.
	Acres.	Lots.											
East Windsor Township...	9,732	111	.....	.....	\$825,850	\$1,837	\$109,550	.....	\$937,237	\$2,800	.....	\$934,437	259
Ewing Township.....	9,733	450	.....	\$599,625	1,981,305	23,120	214,020	.....	2,218,445	34,070	.....	2,184,375	482
Hamilton Township.....	.....	.....	.....	.....	1,971,330	688,268	549,486	.....	8,209,084	98,573	\$2,700	8,113,211	232
Hightstown Borough.....	.....	594	.....	773,687	1,023,022	9,023	251,350	.....	1,283,385	2,100	.....	1,281,285	871
Hopewell Borough.....	.....	427	139,041	494,980	634,030	17,113	187,593	\$13,680	1,805,087	3,707	.....	1,801,387	355
Hopewell Township.....	.....	.....	.....	.....	2,191,735	9,461	401,793	.....	2,602,980	.....	.....	2,599,282	717
Lawrence Township.....	12,310	.....	.....	.....	2,128,215	15,702	241,500	.....	2,883,477	12,180	.....	2,871,297	682
Pennington Borough.....	.....	142	104,093	382,192	486,285	7,828	148,576	3,875	641,014	1,285	.....	639,729	210
Princeton Borough.....	.....	1,430	3,104,422	4,035,192	7,141,614	20,957	747,590	.....	7,910,161	405,750	.....	7,504,411	502
Princeton Township.....	9,407	183	891,395	1,068,320	1,959,715	23,526	890,485	.....	2,873,708	7,500	.....	2,866,208	296
Washington Township.....	12,877	102	.....	.....	827,795	5,555	108,750	.....	944,600	.....	.....	941,100	306
West Windsor Township.....	15,862	111	1,298,792	47,200	1,345,992	57,182	171,443	.....	1,567,617	13,071	.....	1,554,546	306
Trenton City.....	.....	.....	24,463,550	*43,418,275	67,881,825	836,810	11,020,075	421,660	*79,162,510	180,366	.....	79,082,144	24,993
Totals.....	.....	.....	\$31,634,308	\$50,849,480	\$85,428,218	\$1,709,442	\$14,992,931	\$439,224	\$111,536,272	\$711,902	\$2,700	\$110,827,070	31,933

\*Trenton has a reduction of \$154,550 from net valuation on account of exempt real estate consisting of parsonages only.





## BOARD OF EQUALIZATION OF TAXES.

Abstract of Ratables and Exemptions in the County of Middlesex, for the Year 1914.

TAXING DISTRICT.	NUMBER OF ACRES OR LOTS.		Value of Land Without Improvements.	Value of Improvements.	Total Valuation of Real Estate, Exclusive of Second-class R. R. Property.	Valuation of Second-class R. R. Property.	Valuation of Personal Estate.	Net Valuation Taxable.	Amounts Deducted under Ch. 87, Laws of 1910, and Ch. 188, Laws of 1912.	Amounts Added under Ch. 87, Laws of 1910.	Net Valuation on which County Are Apportioned.	Number of Polls Assessed.
	Acres.	Lots.										
Cranbury Township .....	11,002	224	\$458,450	\$518,400	\$974,850	\$38,500	\$18,250	\$1,108,600	\$22,720	.....	\$1,172,880	408
Dunellen Borough .....	75	2,766	400,125	797,980	1,207,075	76,841	155,825	1,488,941	.....	.....	1,488,941	601
East Brunswick Township .....	12,627	2,845	780,300	58,315	838,615	7,643	87,823	933,873	21,800	.....	910,923	275
Helmetta Borough .....	349	387	23,840	310,455	334,295	2,286	474,370	812,760	.....	.....	812,760	161
Highland Park Borough .....	685	1,774	574,427	1,293,413	1,867,840	6,090	241,350	2,115,270	33,126	.....	2,082,144	429
Jamesburg Borough .....	243	581	119,600	163,810	283,410	13,174	121,073	1,111,783	6,224	.....	1,118,007	386
Madison Township .....	21,560	4,000	613,100	151,128	764,228	41,679	325,888	1,111,783	1,700	.....	1,110,045	586
Metuchen Borough .....	270	3,610	484,840	1,222,276	1,707,115	29,646	215,007	1,951,768	800	.....	1,950,968	580
Middlesex Borough .....	1,300	5,013	402,313	612,192	1,014,505	14,600	237,719	1,316,824	.....	.....	1,316,824	292
Milltown Borough .....	843	406	89,870	843,975	933,845	1,331	483,810	1,119,252	.....	.....	1,119,252	394
Monroe Township .....	20,900	264	821,275	41,825	863,100	3,760	111,050	982,910	100	.....	982,810	440
New Brunswick City .....	560	9,840	4,635,340	8,612,830	13,148,170	237,398	2,406,440	15,781,008	53,200	.....	15,787,738	.....
North Brunswick Township .....	8,042	815	469,750	165,276	635,025	17,067	216,475	868,567	.....	\$14,500	883,067	317
Perth Amboy City .....	1,410	11,100	5,174,933	9,369,125	14,534,058	1,615,060	5,772,690	21,921,798	386,670	.....	21,535,118	2,100
Piscataway Township .....	14,428	13,664	1,698,325	602,250	2,300,575	277,028	675,984	3,253,587	12,535	.....	3,241,052	829
Raritan Township .....	1,963	8,201	1,728,563	156,225	1,884,788	40,006	174,745	2,100,188	14,082	.....	2,086,066	875
Roosevelt Borough .....	8,070	2,246	1,308,900	1,985,060	3,293,960	208,033	1,246,980	4,748,913	.....	.....	4,748,913	666
Sayreville Township .....	338	1,624	580,275	1,161,925	1,742,200	86,719	567,570	2,366,489	1,000	.....	2,365,489	844
South Amboy City .....	337	637	646,377	1,104,640	1,751,017	630,311	515,000	2,865,228	69,960	.....	2,835,268	1,862
South Brunswick Township .....	30,768	537	1,200,500	114,550	1,315,050	27,689	824,450	1,667,189	8,520	.....	1,668,699	670
South River Borough .....	880	1,701	678,640	1,428,200	2,106,840	6,574	492,798	2,604,210	9,930	.....	2,594,280	875
Spotwood Borough .....	1,179	2,280	108,376	175,075	283,450	4,578	60,230	348,258	.....	.....	348,258	176
Woodbridge Township .....	10,768	16,553	2,081,595	1,795,925	3,877,490	1,075,742	727,402	5,680,694	161,898	.....	5,518,041	1,290
Totals .....	162,478	92,938	\$25,087,523	\$32,550,698	\$57,638,221	\$4,436,736	\$15,866,087	\$77,940,046	\$778,150	\$14,500	\$77,176,396	13,968

## Abstract of Ratables and Exemptions in the County of Middlesex, for the Year 1914—Continued.

TAXING DISTRICT.	PROPERTY EXEMPT FROM TAXATION.						APPORTIONMENT OF TAXES.					Total Tax Rate per \$100 Valuation.
	Public Schools.	Other School Property.	Public Property.	Church and Charitable.	Cemeteries and Graveyards.	Total Amount of Exempt Property.	State School Tax.	Net County Taxes Apportioned.	Total Local Taxes as Appropriated.	Bank Stock Taxes Due Taxing District.	Net Local Taxes to Be Raised.	
Cranbury Township .....	\$12,100	.....	.....	.....	\$2,400	\$55,800	\$3,067 19	\$6,269 04	\$10,035 00	\$631 49	\$9,403 51	\$1 57
Dunellen Borough .....	35,000	.....	\$6,500	32,000	.....	73,500	3,749 25	7,687 93	24,409 67	154 90	24,254 77	2 48
East Brunswick Township .....	14,500	\$200	2,500	3,600	2,400	28,500	2,372 44	4,864 10	9,747 80	.....	9,747 80	1 82
Helmetta Borough .....	11,500	.....	.....	31,000	.....	43,000	2,118 34	4,344 15	3,450 00	.....	3,450 00	1 22
Hightland Park Borough .....	13,200	.....	2,000	46,135	.....	60,335	5,428 15	11,129 06	31,570 00	.....	31,570 00	2 28
Jamesburg Borough .....	28,000	.....	.....	25,500	10,000	60,500	1,854 10	3,801 82	10,661 00	342 70	10,318 30	2 23
Madison Township .....	6,200	.....	25,000	5,100	.....	36,300	2,862 90	5,933 19	7,547 50	.....	7,547 50	1 48
Metuchen Borough .....	45,000	.....	.....	66,000	5,500	128,000	6,085 17	10,428 92	25,669 00	125 56	25,543 44	2 11
Middlesex Borough .....	15,000	2,000	.....	.....	.....	17,000	3,431 96	7,038 42	15,200 00	.....	11,582 00	1 68
Milford Borough .....	43,000	.....	.....	.....	.....	61,000	2,916 89	5,982 40	15,200 00	.....	15,200 00	2 16
Monroe Township .....	8,400	.....	3,000	15,000	.....	26,400	2,561 18	5,253 12	9,800 00	.....	9,800 00	1 78
New Brunswick City .....	242,950	1,232,500	160,000	1,188,350	1,000	3,272,850	41,024 00	84,119 31	288,197 33	4,383 74	283,813 59	2 59
North Brunswick Township .....	2,600	9,000	6,500	3,600	11,400	133,100	2,301 15	4,720 00	6,250 00	.....	6,250 00	1 42
North Amboy City .....	681,000	.....	280,500	451,000	125,000	1,517,500	56,191 00	116,219 71	284,950 00	1,819 49	283,130 51	2 07
Piscataway Township .....	34,500	.....	11,800	34,500	3,400	84,200	8,448 00	17,323 42	22,210 38	.....	22,210 38	1 48
Raritan Township .....	88,200	.....	2,500	22,500	4,000	118,200	5,438 35	11,148 97	26,841 85	.....	26,841 85	2 12
Roseville Borough .....	33,200	.....	5,400	25,700	.....	66,300	12,380 94	25,383 94	62,701 25	196 40	62,504 85	2 07
Sayreville Township .....	30,000	.....	9,000	35,000	5,000	79,000	6,166 00	12,643 54	15,500 00	.....	15,500 00	1 45
South Amboy City .....	31,000	.....	28,200	173,000	5,000	237,200	7,355 73	15,102 59	47,947 00	612 01	47,334 99	2 42
South Brunswick Township .....	23,500	2,600	.....	17,000	1,000	44,100	4,337 18	8,892 31	13,591 46	.....	13,591 46	1 61
South River Borough .....	70,500	.....	.....	75,100	7,000	178,600	6,763 29	13,866 42	38,268 57	474 75	37,793 82	2 25
Spotswood Borough .....	6,000	.....	.....	8,000	.....	15,000	.....	.....	2,796 00	.....	2,796 00	1 00
Woodbridge Township .....	136,500	.....	1,554,500	121,000	9,100	1,821,100	14,387 00	28,500 28	99,002 50	143 88	98,858 62	2 52
Totals .....	\$1,616,300	\$1,246,300	\$2,711,375	\$2,390,785	\$325,175	\$8,289,935	\$201,177 18	\$412,515 08	\$1,066,748 31	\$8,384 92	\$1,057,863 39	.....
County Tax Rate per \$100 of Valuation.....												\$0.534
Bank Stock Taxes Due County.....												0.261
Net County Taxes Apportioned.....												\$412,515.08

# Abstract of Ratables and Exemptions in the County of Monmouth, for the Year 1914.

NUMBER OF ACRES OR LOTS.		TAXING DISTRICT.	Value of Land Without Improvements.	Value of Improvements.	Total Valuation of Real Estate, Exclusive of Second-class R. R. Property.	Valuation of Second-class R. R. Property.	Valuation of Personal Estate.	Deductions for Debt. (Other Than Mortgage Indebtedness.)	Net Valuation Taxable.	Amounts Deducted under Ch. 57, Laws of 1910, and Ch. 188, Laws of 1912.	Net Valuation on which County and State School Taxes Are Apportioned.	Number of Polls Assessed.
Acres.	Lots.											
17,996	1,487	Atlantic Township	\$684,965	\$287,805	\$972,830	...	\$146,321	...	\$1,119,151	\$26,300	\$1,119,151	71
3,785	2,178	Eatontown Township	618,975	690,570	1,279,545	\$8,680	194,160	...	1,482,395	...	1,456,095	468
21,247	1,305	Freehold Township	1,363,770	2,035,800	3,399,570	36,281	767,440	...	4,203,291	5,610	4,197,681	865
11,146	...	Holmdel Township	...	...	801,690	...	167,370	...	1,059,060	4,000	1,068,060	302
30,000	...	Howell Township	...	...	1,132,725	4,191	91,435	...	1,228,341	1,700	1,227,241	731
18,020	50	Manalapan Township	...	...	954,230	2,007	165,650	...	1,121,867	2,960	1,118,917	337
17,228	201	Marlboro Township	...	...	1,320,425	8,935	162,125	...	1,481,105	4,000	1,480,705	388
4,168	1,172	Matawan Township	281,950	313,625	606,575	12,128	93,100	\$10,100	710,803	...	710,803	342
23,616	...	Middletown Township	...	...	4,343,575	13,289	442,050	...	4,786,924	67,275	4,731,649	709
3,560	33	Millstone Township	...	...	835,191	...	148,412	...	983,153	...	983,153	395
5,649	6,319	Neptune Township	2,588,416	3,792,925	6,381,341	22,475	678,337	...	7,082,553	19,298	7,063,255	...
4,000	1,461	Ocean Township	1,612,965	1,686,025	3,198,990	17,454	209,819	...	3,436,263	3,450	3,422,818	...
7,438	2,380	Raritan Township	988,450	460,425	1,067,915	8,843	228,037	...	1,304,205	1,260	1,303,045	305
28,951	928	Shrewsbury Township	...	...	865,225	7,569	254,705	...	2,115,999	15,370	2,100,029	238
12,700	...	Upper Freehold Township	...	...	1,403,860	7,798	356,069	...	1,767,757	216	1,767,541	531
3,307	...	Wall Township	1,026,660	926,055	1,952,715	14,040	132,175	...	2,088,900	7,789	2,081,131	1,004
644	2,248	Asbury Park City	6,058,650	6,249,100	12,307,750	71,884	1,435,400	...	13,805,000	225,442	13,579,552	2,411
287	199	Atlantic Highlands Borough	775,875	1,030,079	1,806,954	143,642	211,000	...	2,101,256	500	2,100,756	503
185	607	Atlantic Borough	64,400	257,505	321,905	...	109,000	...	431,631	...	431,631	217
...	...	Allenhurst Borough	927,875	1,519,100	2,446,975	13,308	282,275	...	2,742,508	9,700	2,732,858	...

Abstract of Rates and Exemptions in the County of Monmouth, for the Year 1914—Continued.

TAXING DISTRICT.	NUMBER OF ACRES OR LOTS.		Value of Land Without Improvements.	Value of Improvements.	Total Valuation of Real Estate, Exclusive of Second-class R. R. Property.	Valuation of Second-class R. R. Property.	Valuation of Personal Estate.	Deductions for Debt. (Other Than Mortgage Indebtedness.)	Net Valuation Taxable.	Amounts Deducted under Ch. 87, Laws of 1910, and Ch. 188, Laws of 1912.	Net Valuation on which County and State School Taxes Are Apportioned.	Number of Polls Assessed.
	Acres.	Lots.										
Avon Borough .....	.....	900	\$521,750	\$704,450	\$1,226,200	\$8,314	\$153,349	.....	\$1,367,863	\$2,000	\$1,365,863	.....
Belmar Borough .....	.....	1,960	1,364,500	1,897,600	3,262,100	19,402	242,400	.....	3,523,902	36,450	3,487,452	402
Bradley Beach Borough .....	.....	1,600	1,059,898	1,153,679	2,213,575	21,304	131,310	.....	2,371,980	9,852	2,362,127	552
Deal Borough .....	.....	976	2,787,200	2,982,700	5,769,900	11,344	408,500	.....	6,159,744	56,900	6,103,144	148
Englishtown Borough .....	.....	155	66,145	185,950	252,095	2,180	67,350	.....	321,625	1,100	320,525	126
Fairfield Borough .....	.....	220	37,100	113,000	150,100	13,310	36,715	.....	200,125	.....	200,125	113
Fair Haven Borough .....	.....	852	513,525	477,900	993,425	.....	101,000	.....	1,094,425	5,000	1,089,425	189
Highland Borough .....	.....	189	400,175	547,875	948,050	10,896	78,475	.....	1,037,421	.....	1,037,421	441
Keypoint Borough .....	.....	838	6,649,375	1,007,355	1,498,905	6,031	237,285	.....	1,800,231	960	1,799,271	810
Long Branch City .....	.....	6,628	6,649,375	6,949,620	13,498,995	230,819	1,774,450	.....	15,504,264	59,100	15,445,164	1,812
Manasquan Borough .....	.....	604	93,000	714,140	807,140	15,707	130,195	.....	986,839	200	986,639	338
Matawan Borough .....	.....	141	147,200	486,100	633,300	6,094	63,350	.....	709,504	.....	709,504	873
Monmouth Beach Borough .....	.....	379	521,825	574,200	1,096,025	15,926	63,125	.....	1,174,901	234	1,174,667	118
Neptune City Borough .....	.....	322	163,255	180,485	323,720	1,870	65,125	.....	390,715	.....	390,715	.....
Netcong Borough .....	.....	980	1,579,750	2,485,900	4,065,650	.....	432,150	.....	4,497,800	3,000	4,494,800	203
Red Bank Borough .....	.....	.....	1,977,240	3,388,707	5,365,950	51,429	829,100	.....	6,246,479	13,030	6,233,450	1,827
Sea Spring Lake Borough .....	.....	5	1,547,650	876,600	1,424,250	82,855	154,100	.....	1,661,205	2,300	1,658,905	135
Spring Lake Borough .....	.....	2,334	1,851,870	1,494,175	2,846,045	23,114	248,460	.....	3,117,119	2,250	3,114,869	245
West Long Branch Borough .....	.....	682	609,555	561,285	1,170,780	.....	132,035	.....	1,302,825	.....	1,302,825	144
Totals .....	217,831	44,238	\$38,431,802	\$46,682,010	\$85,093,511	\$912,274	\$11,746,067	\$10,100	\$108,643,752	\$580,676	\$108,063,076	17,957

## Abstract of Ratables and Exemptions in the County of Monmouth, for the Year 1914—Continued.

TAXING DISTRICT.	PROPERTY EXEMPT FROM TAXATION.					APPORTIONMENT OF TAXES.					Total Tax Rate per \$100 Valuation.	
	Public Schools.	Other School Property.	Public Property.	Church and Charitable.	Cemeteries and Graveyards.	Total Amount of Exempt Property.	State School Tax.	Net County Taxes Apportioned.	Total Local Taxes as Appropriated.	Bank Stock Taxes Due Taxing District.		Net Local Taxes to Be Raised.
Atlantic Township	\$6,000	.....	\$1,500	\$8,500	\$500	\$16,500	\$3,010 40	\$4,607 20	\$7,100 00	.....	\$7,100 00	\$1 82
Eastontown Township	40,000	.....	1,000	46,500	1,000	88,500	3,916 75	5,994 28	20,940 00	.....	20,823 76	2 11
Freehold Township	81,300	\$20,000	102,000	117,000	9,000	329,300	11,291 84	17,280 56	14,400 00	2,097 84	12,302 16	1 11
Holmdel Township	11,400	.....	.....	31,100	3,000	45,500	2,847 69	4,358 18	7,950 00	.....	7,950 00	1 44
Howell Township	12,000	.....	.....	14,800	15,000	41,800	3,301 15	5,052 15	11,650 00	.....	11,650 00	1 63
Manalapan Township	4,800	.....	.....	11,000	2,075	17,875	3,009 77	4,606 24	8,211 00	.....	8,211 00	1 42
Marlboro Township	10,400	.....	300	22,500	2,700	35,900	3,982 94	6,095 59	9,450 00	.....	9,450 00	1 82
Matawan Township	6,000	.....	.....	8,000	1,000	10,000	1,911 99	2,926 15	6,318 00	.....	6,318 00	1 57
Middletown Township	142,000	.....	.....	63,700	32,600	238,300	12,727 66	19,478 75	66,797 00	103 30	66,693 70	2 10
Millstone Township	.....	.....	.....	.....	15,700	25,400	2,644 58	4,047 34	6,000 00	.....	6,000 00	1 29
Neptune Township	92,600	.....	8,700	133,750	13,500	248,550	18,963 45	28,077 27	50,290 00	214 13	50,075 87	1 89
Ocean Township	26,500	.....	27,800	6,600	.....	60,400	9,207 02	14,090 66	26,660 00	.....	26,660 00	1 46
Raritan Township	25,800	.....	2,000	10,300	1,300	39,400	3,505 06	5,364 22	9,110 00	.....	9,110 00	1 88
Shrewsbury Township	33,500	.....	7,500	77,000	11,000	129,000	5,648 87	8,645 16	24,750 00	.....	24,750 00	1 86
Upper Freehold Township	6,250	.....	.....	21,500	2,000	29,750	4,754 51	7,276 40	8,962 00	.....	8,962 00	1 18
Wall Township	30,000	.....	.....	20,000	3,000	233,000	5,598 03	8,567 36	17,400 00	.....	17,400 00	1 62
Asbury Park City	188,000	.....	180,000	238,600	.....	766,600	36,527 91	55,908 32	310,035 67	2,568 12	307,467 55	2 95
Atlantic Highlands Borough	45,000	.....	340,000	72,400	.....	270,900	5,812 22	8,895 15	34,440 00	.....	33,946 77	2 26
Allentown Borough	6,000	.....	153,500	29,800	.....	59,000	1,161 04	1,776 89	4,632 00	.....	4,285 07	1 67
Allenhurst Borough	.....	.....	149,750	10,250	.....	160,000	7,351 11	11,250 33	41,690 00	.....	41,690 00	2 21
Arvon Borough	28,600	.....	30,000	54,700	.....	113,300	3,674 03	5,622 82	33,225 05	.....	33,225 05	2 98
Belmar Borough	68,300	.....	188,500	83,100	.....	339,900	9,380 89	14,356 76	80,765 00	284 78	80,480 22	2 99

## BOARD OF EQUALIZATION OF TAXES.

# Abstract of Ratables and Exemptions In the County of Monmouth, for the Year 1914—Concluded.

[illegible]

## Abstract of Rates and Exemptions in the County of Morris, for the Year 1914.

TAXING DISTRICT.	NUMBER OF ACRES OR LOTS.		Value of Land Without Improvements.	Value of Improvements.	Total Value of Real Estate, Exclusive of Second-class R. R. Property.	Valuation of Second-class R. R. Property.	Valuation of Personal Estate.	Net Valuation Taxable.	Amounts Deducted under Ch. 87, Laws of 1910, and Ch. 188, Laws of 1912.	Net Valuation on which County and State School Taxes Are Apportioned.	Number of Polls Assessed.
	Acres.	Lots.									
Boonton Township .....	4,744	48	\$96,500	\$108,975	\$205,475	\$187	\$19,650	\$225,312	.....	\$225,312	128
Chatham Township .....	5,387	39	208,600	397,945	606,545	.....	50,570	747,115	.....	745,115	189
Chester Township .....	18,010	204	359,520	301,180	660,700	7,462	102,750	770,012	\$2,000	768,012	352
Denerville Township .....	0,836	1,206	267,775	324,565	592,340	18,120	25,400	635,860	34,930	600,930	132
Hanover Township .....	27,674	4,004	1,380,100	1,860,300	3,249,400	42,028	306,380	3,057,868	12,250	3,645,618	1,297
Jefferson Township .....	24,773	1,173	428,185	380,860	809,075	40,674	80,050	939,069	1,100	938,569	304
Mendham Township .....	10,927	59	212,805	405,195	618,000	478	55,650	674,128	3,200	670,928	219
Montville Township .....	11,017	440	301,050	377,250	678,300	.....	66,250	757,803	2,000	755,803	406
Morris Township .....	8,192	286	1,441,300	2,429,200	3,870,500	13,343	626,500	4,508,194	7,300	4,498,894	580
Mt. Olive Township .....	17,260	338	243,300	370,350	613,650	9,104	86,577	711,040	2,400	708,640	302
Passaic Township .....	18,013	482	824,100	638,850	1,462,950	10,833	179,250	1,653,307	7,200	1,646,107	414
Pequannock Township .....	19,676	2,202	406,620	575,350	984,970	11,107	92,285	1,089,662	480	1,089,212	502
Randolph Township .....	11,713	617	262,350	353,900	616,250	130,064	53,000	789,344	43,350	755,994	554
Rockaway Township .....	23,250	328	747,965	525,985	1,273,950	15,212	124,600	1,413,762	95,400	1,318,362	235
Roxbury Township .....	11,138	724	282,826	707,100	989,926	237,089	370,550	1,597,545	.....	1,597,245	428
Washington Township .....	25,140	339	345,350	478,175	823,525	6,502	117,350	947,377	6,350	941,027	603
Putler Borough .....	550	531	670,150	443,625	1,113,775	14,671	171,900	1,300,346	2,300	1,298,046	629
Chatham Park Borough .....	872	1,289	693,525	875,710	1,569,235	38,041	158,124	1,765,400	1,800	1,763,600	520
Florham Park Borough .....	4,705	16	456,810	850,687	1,307,497	.....	159,575	1,567,072	450	1,566,622	133
Madison Borough .....	1,035	180	178,180	609,890	787,550	34,400	290,950	4,159,700	9,400	4,150,300	822
Mendham Borough .....	3,396	567	232,700	297,600	530,300	1,070	126,300	714,920	1,400	713,520	295
Mt. Arlington Borough .....	1,093	468	75,275	343,475	418,750	17,738	61,150	579,188	50	579,138	190
Netcong Borough .....	282	461	176,000	325,080	501,080	46,372	70,450	535,572	750	534,822	306
Rockaway Borough .....	241	665	240,183	634,050	874,233	20,436	102,500	924,636	3,400	921,236	139
Wharton Borough .....	665	763	718,200	1,531,850	2,250,050	18,874	398,250	981,357	1,250	980,107	439
Boonton Town .....	1,573	1,250	1,011,100	3,178,800	4,189,900	37,649	379,600	2,667,299	10,535	2,666,774	842
Dover Town .....	.....	.....	.....	.....	.....	94,355	568,500	4,982,255	.....	4,982,465	1,940
Morristown Town .....	418	2,386	3,489,800	6,949,550	10,439,350	173,894	1,681,000	12,293,744	50,500	12,246,194	2,823
Totals .....	257,015	25,836	\$17,497,329	\$28,525,477	\$46,022,806	\$1,051,710	\$6,594,011	\$53,668,627	\$320,405	\$53,948,122	15,594

# BOARD OF EQUALIZATION OF TAXES.

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## Abstract of Ratables and Exemptions in the County of Morris, for the Year 1914—Continued.

TAXING DISTRICT.	PROPERTY EXEMPT FROM TAXATION.					APPORTIONMENT OF TAXES.						Total Tax Valuation.
	Schools.	Other School Property.	Public Property.	Church and Charitable.	Cemeteries and Graveyards.	Total Amount of Exempt Property.	State School Tax.	Net County Taxes.	Appropriated.	Bank Stock Taxes Due District.	Net Local Taxes to Be Raised.	
Boonton Township	\$1,900		\$600	\$1,500		\$3,400	\$603.83	\$1,465.20	\$3,055.00		\$3,055.00	\$2 2783
Chatham Township	6,500			12,800		7,100	1,994.79	4,841.30	8,445.00		8,445.00	2 046
Chester Township	5,700			4,000	\$1,000	19,500	2,058.33	5,010.93	7,050.00		7,050.00	1 814
Denville Township	3,200		4,500	50,000	100	11,800	1,615.08	3,910.53	6,000.00		6,000.00	1 814
Hanover Township	64,700	\$5,000	3,000,000	10,000	5,000	3,124,700	9,768.50	23,702.98	46,324.74		46,324.74	2 182
Jefferson Township	9,500			10,000		19,500	2,508.90	6,108.04	7,150.00		7,150.00	1 679
Mendham Township	4,500			11,000		15,500	1,800.97	4,330.31	6,800.00		6,800.00	1 923
Morris Township	23,000		36,000	7,500	500	43,000	2,031.15	4,926.30	10,539.28		10,539.28	2 312
Mt. Olive Township	63,400	53,000	15,000	23,400	10,000	170,400	12,058.57	29,245.19	53,370.56		53,370.56	2 101
Passaic Township	7,900			15,100	2,300	48,900	1,898.33	4,907.66	7,182.50		7,182.50	1 925
Poquannock Township	14,200		2,500	10,500		31,000	4,414.22	10,713.42	24,337.00		24,337.00	2 387
Randolph Township	11,300				6,000	31,000	2,020.29	7,082.80	11,775.00		11,775.00	1 969
Rockaway Township	9,700		13,700			269,800	3,634.40	8,581.53	16,125.00		16,125.00	1 968
Roxbury Township	14,000		255,600	16,250	1,500	32,350	4,281.42	10,384.04	14,340.00		14,340.00	1 816
Washington Township	9,500			29,800	5,000	44,300	2,526.40	6,120.05	12,300.00		12,300.00	2 212
Butler Borough	73,000		45,000	90,500	5,200	213,700	3,471.92	8,452.24	18,400.00		18,400.00	2 299
Chatham Park Borough	41,000	4,000	310,500	81,800	21,500	458,800	4,731.27	11,475.10	28,120.00	\$433.67	27,686.33	2 239
Madison Borough	100,000		1,000	501,000		506,200	4,190.75	10,185.96	9,480.00		9,480.00	2 512
Mendham Borough	6,800	40,000	510,500	814,000	15,000	1,479,500	11,147.99	26,954.85	73,549.58	1,078.24	72,471.32	2 958
Norfolk Borough	4,000		2,000	44,800	300	53,700	2,448.23	3,946.38	12,252.00		12,252.00	2 555
Norfolk Borough	21,500		4,000	7,600		35,000	1,452.22	3,766.45	10,800.00		10,800.00	2 783
Rockaway Borough	12,000		5,900	27,000	10,000	60,000	1,535.33	3,481.21	9,004.00	104.00	8,839.40	2 569
Wharton Borough	12,000		20,000	26,500		45,000	2,468.77	6,010.13	10,150.00	113.43	10,036.57	2 303
Wharton Town	40,000		1,500	26,500		45,000	2,630.01	6,378.82	13,570.75		13,570.75	2 301
Boonton Town	100,000		280,000	304,000	35,000	665,000	7,148.38	17,276.06	31,342.50	1,031.27	30,311.23	2 057
Dover Town	104,000		214,000	304,000	4,000	685,000	12,935.52	31,428.05	78,910.00	1,852.96	76,957.04	2 501
Morristown Town	224,000	40,000	306,000	860,000	30,000	1,556,000	32,821.29	70,614.28	180,097.00	8,854.43	171,242.57	2 3076
Totals	\$911,500	\$160,000	\$5,028,300	\$3,059,080	\$183,300	\$9,342,150	\$143,057.25	\$340,946.40	\$721,729.80	\$13,628.00	\$708,101.80	
Chester Township Lighting District—Amount Raised, \$900—Rate, \$.02 per \$1.00. Not included in above.												
Passaic Township Lighting District—Amount Raised, \$1,800—Rate, \$.22 per \$1.00. Not included in above.												
Washington Township Lighting District—Amount Raised, \$900—Rate, \$.05 per \$1.00. Not included in above.												
Poquannock Township Fire Protection—Amount Raised, \$200—Rate, \$.14 per \$1.00. Not included in above.												
Total County Taxes Appropriated.....\$360,575.00												
Bank Stock Taxes Due County.....13,628.60												
State School Tax Appportioned.....\$143,057.25												
County Tax Rate per \$100 of Valuation.....400.00												
State School Tax Rate per \$100 of Valuation.....\$0.6803												
Net County Taxes Appportioned.....\$346,946.40												
State School Tax Rate per \$100 of Valuation.....0.268												

Chester Township Lighting District—Amount Raised, \$900—Rate, \$5.02 per \$1,000. Not included in above.

Poquannock Township Lighting District—Amount Raised, \$1,800—Rate, \$2.28 per \$1,000. Not included in above.

Washington Township Fire Protection—Amount Raised, \$800—Rate, \$5.00 per \$1,000. Not included in above.

Poquannock Township Fire Protection—Amount Raised, \$200—Rate, \$1.40 per \$1,000. Not included in above.

Total County Taxes Appropriated, \$360,575.00

Bank Stock Taxes Due County, 13,628.00

Net County Taxes Apportioned, \$346,946.40

State School Tax Rate per \$100 of Valuation, 0.288

County Tax Rate per \$100 of Valuation, \$0.6503

First District Judicial Court Apportioned, 400.00

State District Judicial Court Apportioned, \$143,057.25



## Abstract of Ratables and Exemptions in the County of Ocean, for the Year 1914.

NUMBER OF ACRES OR LOTS.		Value of Land Without Improvements.		Value of Improvements.		Total Valuation of Real Estate, Exclusive of Second-class R. R. Property.		Valuation of Second-class R. R. Property.		Estate.		Net Valuation Taxable.		Amounts Deducted under Ch. 188, Laws of 1912, and		Amounts Added under Ch. 57, Laws of 1910.		Net Valuation on which County and State School Taxes Are Apportioned.		Number of Polls Assessed.	
Acres.	Lots.																				
TAXING DISTRICT.																					
54	1,368	Barnegat City Borough.....	\$80,100	\$39,026	\$99,126	\$5,163	\$5,085	\$109,374	\$2,900	\$108,474	23										
.....	1,560	Bay Head Borough.....	480,700	530,150	1,010,850	3,965	43,910	1,058,725	.....	1,058,725	94										
.....	182	Beach Haven Borough.....	508,430	406,690	915,120	8,292	59,200	982,612	.....	980,462	130										
21,741	6,722	Berkeley Township.....	545,928	338,275	884,203	18,084	55,577	939,464	.....	949,404	211										
13,366	2,669	Berkley Township.....	330,900	331,475	662,375	158	55,197	717,730	9,060	712,770	537										
20,790	13,129	Dover Township.....	825,567	698,860	1,525,417	3,462	249,197	1,778,078	9,820	1,768,256	641										
3,969	4,709	Eagleswood Township.....	63,716	79,800	143,516	846	31,436	175,298	.....	175,298	157										
305	1,407	Harvey Cedars Borough.....	43,987	33,132	77,119	2,281	2,160	81,590	50	81,510	19										
11	1,478	Island Heights Borough.....	268,083	186,185	454,268	2,530	32,625	486,473	100	486,373	103										
49,289	11,220	Jackson Township.....	267,840	179,430	447,270	1,210	39,100	487,590	5,975	481,605	377										
37,332	1,276	Lacey Township.....	137,009	127,935	264,944	3,871	41,752	310,567	840	309,727	168										
10,195	3,800	Lakewood Township.....	2,045,755	3,281,035	5,326,790	48,189	976,635	6,351,614	126,324	6,225,290	804										
11	1,716	Lavallette Borough.....	166,110	85,600	251,710	1,590	10,889	264,189	1,500	262,689	50										
13,263	221	Little Egg Harbor Township.....	88,490	100,000	248,490	11	20,896	269,397	33,775	235,622	111										
2,220	5,038	Long Beach Township.....	600,995	95,720	696,715	6,906	9,900	713,521	1,770	711,751	45										
62,357	10,103	Manchester Township.....	218,036	186,945	404,981	46,005	59,224	510,810	300	510,510	239										
134	106,900	Mantoloking Borough.....	109,900	108,500	219,400	2,965	12,656	235,021	.....	235,021	12										
3,458	3,206	Ocean Township.....	73,341	66,875	140,216	1,821	23,061	165,098	.....	165,146	119										
18,271	192,231	Plumsted Township.....	192,231	327,001	519,232	7,764	98,290	626,256	300	625,956	305										
356	1,931	Point Pleasant Beach Borough.....	612,455	709,550	1,322,005	31,735	149,845	1,503,685	8,700	1,499,985	155										
2	2,068	Sea Side Park Borough.....	432,470	261,060	693,530	11,947	45,399	751,296	21,000	729,798	75										
6	2,774	Sea Side Heights Borough.....	427,006	59,550	486,555	235	2,045	488,835	3,900	487,935	53										
20,881	6,573	Starford Township.....	139,925	166,980	306,965	3,566	37,060	347,521	1,825	345,696	248										
960	7,739	Surf City Borough.....	71,739	8,195	79,934	1,903	2,020	83,857	100	83,757	18										
182	442	Tuckerton Borough.....	87,045	278,225	365,270	5,670	103,600	474,540	.....	474,540	216										
11,726	3,475	Union Township.....	160,036	199,060	358,096	11,468	74,711	444,295	6,480	437,775	256										
294,967	90,314	Totals	\$3,957,793	\$3,945,724	\$17,903,517	\$232,887	\$2,242,960	\$20,379,364	\$32,189	\$20,150,073	5,166										

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TAXING DISTRICT.	PROPERTY EXEMPT FROM TAXATION.					APPORTIONMENT OF TAXES.							Total Tax Rate per \$100 Valuation.
	Public Schools.	Other School Property.	Public Property.	Church and Charitable.	Cemeteries and Graveyards.	Total Amount of Exempt Property.	State Tax.	Net County Taxes Apportioned.	Total Local Taxes as Appropriated.	Bank Stock Taxing District.	Net Local Taxes to Be Raised.		
Barnegat City Borough.....	\$1,230		\$11,400	\$800		\$12,400	\$285.79	\$488.00	\$1,000		\$1,000	\$1.70	
Bay Head Borough.....	2,100		11,500	11,900		25,200	2,641.72	4,852.45	10,700		10,700	1.74	
Beach Haven Borough.....	13,300		71,200	10,800		100,200	2,645.68	4,516.67	17,800		17,800	2.55	
Berkeley Township.....	3,700		4,650		\$5,750	18,700	2,545.50	4,351.40	7,920		7,920	1.49	
Brace Township.....	7,000		3,500	14,500		25,000	1,913.13	3,266.84	11,240		11,240	2.29	
Dover Township.....	30,300		65,000	53,100	11,800	138,800	4,746.18	8,104.45	29,381	\$1,556	23,825	0.04	
Englewood Township.....	3,200			7,700	1,000	11,900	470.52	803.44	1,750		1,750	0.08	
Harvey Cedars Borough.....	1,700		6,000	200		6,200	218.78	373.58	1,750		1,750	0.70	
Island Heights Borough.....	8,400		1,800	9,800		13,400	1,313.53	2,284.94	9,080		9,080	0.66	
Jackson Township.....	8,000			17,600		25,600	1,292.08	2,207.34	6,500		6,500	0.66	
Lacey Township.....	2,500		9,000	10,100		21,600	831.34	1,419.57	1,704		1,704	1.28	
Lakewood Township.....	117,800	\$10,700	12,000	222,000	7,000	369,500	16,709.25	28,532.37	69,580	1,112	68,468	0.12	
Lavallette Borough.....	500			700		1,200	705.08	1,203.98	4,450		4,450	2.41	
Little Egg Harbor Township.....	4,050			800		4,850	632.43	1,079.93	3,742		3,742	0.42	
Long Beach Township.....	5,000		40,000	41,000		41,000	1,910.41	3,262.17	9,875		9,875	1.11	
Manchester Township.....	7,000		4,000	8,285	250	19,535	1,370.26	2,339.82	6,550		6,550	2.01	
Mantoloking Borough.....			2,400	4,200		6,800	630.82	1,077.17	3,350		3,350	0.15	
Ocean Township.....	1,200			4,000	18,000	23,200	443.27	756.91	1,400		1,400	1.57	
Pleasant Township.....	7,900		2,000	14,400		24,300	1,080.13	2,808.94	5,215	153	5,062	1.48	
Point Pleasant Beach Borough.....	32,217			61,400		100,117	4,026.11	6,874.88	21,700	355	21,345	0.13	
Sea Side Park Borough.....	1,300		24,020	4,700		30,020	1,958.85	3,344.87	12,000		12,000	2.15	
Sea Side Heights Borough.....	600		300	300		900	1,203.67	2,236.35	6,740		6,740	2.32	
Stard Township.....	3,200			10,400	2,100	15,700	927.83	1,584.42	4,100		4,100	2.11	
Surf City Borough.....			2,000	1,000		3,000	224.81	383.83	2,800		2,800	1.91	
Tuckerton Borough.....	14,000		1,500	15,000	1,500	32,000	1,273.71	2,174.96	5,782	291	5,491	4.07	
Union Township.....	7,000		1,000	14,000	3,500	25,500	1,175.03	2,006.45	6,905		6,426	1.88	
Totals.....	\$270,857	\$10,700	\$279,120	\$511,285	\$50,900	\$1,122,802	\$54,084.73	\$92,353.78	\$258,774	\$3,646	\$255,128	.....	
Total County Taxes Appropriated.....				\$95,999.78								\$0.45833	
Bank Stock Taxes Due County.....				3,646									

## Abstract of Ratables and Exemptions in the County of Passaic, for the Year 1914.

TAXING DISTRICT.	NUMBER OF ACRES OR LOTS.		Lots.	Value of Land Without Improvements.	Value of Improvements.	Total Valuation of Real Estate. Exclusive of R. R. Property.	Valuation of Second-class R. R. Property.	Valuation of Personal Estate.	Net Valuation Taxable.	Amounts Deducted under Ch. 57, Laws of 1910, and Ch. 188, Laws of 1912.	Amounts Added under Ch. 57, Laws of 1910.	Net Valuation on which County and State School Taxes Are Apportioned.	Number of Polls Assessed.
	Acres.												
PATERSON.													
First Ward .....	142 $\frac{1}{2}$	2,582 $\frac{1}{2}$		\$1,611,500	\$3,144,250	\$4,755,750			\$5,099,925				2,537
Second Ward .....	17 $\frac{1}{4}$	10,163 $\frac{1}{2}$		2,884,005	4,490,625	7,374,630		923,400	8,298,030				3,378
Third Ward .....			7,919	2,376,693	5,458,650	7,835,343		1,229,650	9,064,993				2,097
Fourth Ward .....			7,367	5,617,444	8,593,200	14,210,644		2,312,350	16,522,994				3,297
Fifth Ward .....			2,070	6,437,935	6,538,450	12,976,385	\$509,991	3,170,220	16,146,005	\$157,303		\$106,354,700	1,491
Sixth Ward .....			775	3,350,370	2,989,185	6,339,555		2,716,700	9,056,315				821
Seventh Ward .....			3,247	1,677,260	2,611,180	4,288,440		1,803,300	6,091,740				1,506
Eighth Ward .....			4,019	1,158,140	2,107,730	3,265,870		584,340	3,850,210				1,450
Ninth Ward .....			3,032	4,298,565	6,565,700	10,864,265		2,383,190	13,217,385				3,055
Tenth Ward .....			5,210	1,822,730	3,044,000	4,866,730		999,780	5,866,510				1,949
Eleventh Ward .....			14,690	4,846,540	6,958,775	11,805,615		981,800	12,787,415				2,559
2d Class R. R. Property .....									509,991				
PASSAIC.													
First Ward .....			3,282	3,027,675	5,535,375	8,563,050		2,838,175	11,401,225				1,089
Second Ward .....			4,065	3,135,350	4,350,900	7,486,250	152,017	1,906,075	9,452,325	115,775		46,372,542	1,349
Third Ward .....			11,647	3,934,900	4,849,300	8,784,200		1,574,675	10,408,875				1,325
Fourth Ward .....			4,800	4,422,250	8,162,375	12,604,625		3,069,250	15,673,875				1,868
2d Class R. R. Property .....									152,017				
ACQUACKANONK TOWNSHIP.													
Hawthorne Borough .....	4,673,272 $\frac{3}{4}$	17,339 $\frac{1}{2}$		5,412,557	6,328,450	11,741,007	55,307	1,600,721	13,397,035	12,545		13,384,490	2,266
Wayne Township .....	1,356 $\frac{1}{2}$	6,507 $\frac{1}{2}$		1,076,215	1,231,400	2,307,615	77,689	395,585	2,780,899	1,000		2,779,899	940
Pompton Township .....	14,460	949		1,012,150	1,281,000	2,293,150	16,067	279,950	2,589,197	4,800	\$257,310	2,841,707	377
Little Falls Township .....	26,906	975		709,495	1,314,375	2,023,870	38,279	314,925	2,377,074	5,000		2,372,074	1,345
West Milford Township .....	1,892	1,751 $\frac{1}{4}$		467,900	1,181,700	1,649,600	13,490	361,090	2,024,150	4,615		2,019,535	602
Totowa Borough .....	46,256	1,122		953,650	896,175	1,839,825	10,673	73,750	1,924,248	5,600		1,923,748	462
Haledon Borough .....	2,020 $\frac{84}{100}$	2,414		559,600	992,220	1,551,900	5,019	199,255	1,756,174			1,756,174	224
Pompton Lakes Borough .....	463	1,937 $\frac{1}{2}$		513,150	962,725	1,475,875		188,225	1,674,100	6,455		1,667,645	772
Prospect Park Borough .....	1,994 $\frac{1}{2}$	335,685		335,685	562,945	898,510	5,617	320,955	1,225,062	1,390		1,223,702	352
West Paterson Borough .....	1,306 $\frac{1}{100}$	383,970		383,970	670,350	1,026,320		63,300	1,089,620	600		1,089,020	842
North Haledon Borough .....	1,527 $\frac{1}{2}$	843,100		843,100	1,176,580	1,976,580		235,100	911,680			911,680	199
Totals .....	2,075 $\frac{1}{4}$	173,750		204,160	377,910	377,910		31,025	408,935	1,000		407,935	223
Totals .....	103,121 $\frac{1}{8}$	123,267 $\frac{1}{2}$		\$62,625,199	\$91,378,295	\$153,993,494	\$884,189	\$30,970,901	\$185,758,594	\$311,063	\$257,310	\$185,704,831	58,845
*Wayne Township: amount added, for equalization for State School and County Tax purposes only, by County Board, \$257,310.													

\*Wayne Township: amount added, for equalization for State School and County Tax purposes only, by County Board, \$257,310.



Abstract of Ratables and Exemptions in the County of Salem, for the Year 1914.

TAXING DISTRICT.	NUMBER OF ACRES OR LOTS.		Value of Land Without Improvements.	Value of Improvements.	Total Valuation Real Estate Exclusive of Second-Class R. R. Property.	Valuation Second-Class R. R. Property.	Valuation of Personal Estate.	Deductions for Debt (other than mortgage indebtedness).	Net Valuation Taxable.	Amounts Deducted under Ch. 57, Laws of 1910 and Ch. 188, Laws of 1912.	Net Valuation on Which County and State School Taxes are Apportioned.	Number of Polls Assessed.
	Acres.	Lots.										
City of Salem.....	625	1,615	\$905,560	\$2,280,675	\$3,186,235	\$21,968	\$959,570	\$1,000	\$4,168,703	\$8,185	\$4,158,598	1,719
Elisboro.....	7,748	30	233,290	25,865	259,125	.....	67,025	.....	326,150	100	326,050	104
Mannington.....	22,249	89	1,041,037	45,675	1,086,712	3,778	253,167	.....	1,343,667	800	1,343,367	451
L. A. Creek.....	25,359	170	524,900	112,065	636,965	.....	169,785	.....	796,450	2,850	794,100	342
Quinton.....	12,600	.....	345,890	219,394	565,284	2,174	130,188	.....	697,046	500	697,146	313
Alloway.....	18,606	220	585,125	104,890	690,015	4,555	181,100	.....	876,770	1,890	873,880	434
L. P. Neck.....	12,359	150	494,119	122,640	616,759	.....	113,170	.....	729,829	3,170	726,759	333
Penn's Grove Borough.....	10,610	32	661,500	82,855	744,355	20	172,976	.....	917,351	200	917,151	161
Oldmans.....	12,437	89	196,200	552,750	748,950	17,078	162,800	.....	928,828	.....	928,828	542
Pilesgrove.....	21,003	105	404,195	185,080	589,275	3,754	122,214	.....	715,243	135	715,108	334
Woodstown Borough.....	471	68	322,350	640,601	962,951	2,819	307,300	.....	1,097,769	12,725	1,085,044	362
Upper Pittsgrove.....	24,100	174	801,178	425,671	1,226,849	6,199	273,409	.....	1,242,559	1,650	1,240,909	404
Pittsgrove.....	24,937	240	601,000	56,100	657,100	3,253	87,060	1,860	1,452,841	.....	1,452,841	548
Elmer Borough.....	288	381	127,425	389,300	496,725	7,723	132,550	.....	747,403	625	746,778	501
Totals.....	193,831	4,062	\$8,334,029	\$5,430,011	\$13,764,040	\$77,278	\$3,346,289	\$2,850	\$17,185,357	\$31,810	\$17,153,547	6,833



## Abstract of Ratables and Exemptions in the County of Somerset, for the Year 1914.

TAXING DISTRICT.	NUMBER OF ACRES OR LOTS.		Value of Land Without Improvements.	Value of Improvements.	Total Valuation of Real Estate, Exclusive of Second-class R. R. Property.	Valuation of Second-class R. R. Property.	Valuation of Personal Estate.	Net Valuation Taxable.	Amounts Deducted under Ch. 87, Laws of 1910, and Ch. 188, Laws of 1912.	Amounts Added under Ch. 87, Laws of 1910.	Net Valuation on which County Are Apportioned.	Number of Polls Assessed.
	Acres.	Lots.										
Bedminster .....	16,553	.....	\$477,323	\$713,127	\$1,190,450	\$717	\$128,975	\$1,320,142	\$4,870	.....	\$1,315,472	333
Bernards .....	24,740	.....	1,781,680	3,175,400	4,957,080	41,568	751,900	5,750,546	5,000	.....	5,745,546	990
Branchburg .....	12,324	.....	389,325	457,600	846,925	12,702	168,502	1,028,129	15,704	.....	1,012,425	278
Bridgewater .....	20,779	85	1,485,340	1,499,350	2,984,690	49,736	675,053	3,689,479	15,800	.....	3,673,679	1,064
Bound Brook Borough .....	700	.....	789,550	1,703,600	2,493,150	107,706	458,197	3,059,053	2,500	.....	3,056,553	1,165
Franklin .....	27,500	.....	1,139,000	1,138,850	2,277,850	48,904	337,900	2,864,854	15,640	.....	2,849,014	798
Hillsborough .....	34,000	.....	1,508,584	1,400,300	2,908,884	81,870	465,822	3,456,578	12,008	.....	3,444,568	686
Millstone .....	19,008	2,353	574,952	428,046	1,003,048	15,319	172,945	1,191,312	.....	.....	1,191,312	380
Montgomery .....	600	.....	27,850	68,730	94,580	.....	16,900	111,480	.....	.....	111,480	49
North Plainfield Township .....	6,084	217	344,935	287,725	632,660	.....	61,110	693,770	36,850	\$2,600	659,720	140
North Plainfield Borough .....	1,273	.....	1,446,250	2,749,400	4,195,650	.....	371,500	4,567,150	1,500	.....	4,565,650	1,296
Peapack and Gladstone Borough .....	8,543	.....	203,000	776,550	1,069,550	10,102	208,550	1,297,202	60,000	.....	1,237,202	296
Rocky Hill Borough .....	400	.....	46,598	134,100	180,696	.....	82,429	263,125	.....	.....	263,125	86
South Bound Brook Borough .....	201	416	130,620	394,250	524,870	5,365	122,237	652,472	.....	.....	652,472	284
Somerville Borough .....	658	.....	1,451,356	2,393,841	3,845,197	80,148	781,772	4,707,117	16,800	.....	4,690,317	1,546
Warren .....	12,361	.....	368,115	239,310	607,425	.....	55,950	663,375	3,000	.....	660,375	272
Totals .....	180,724	3,071	\$12,234,476	\$17,558,229	\$29,792,705	\$463,135	\$4,869,742	\$35,115,582	\$189,072	\$2,600	\$34,926,110	9,185





## Abstract of Ratables and Exemptions in the County of Sussex, for the Year 1914.

TAXING DISTRICT.	NUMBER OF ACRES OR LOTS.		Value of Land Without Improvements.	Value of Improvements.	Total Valuation of Real Estate, Exclusive of Second-Class R. R. Property.	Valuation of Second-Class R. R. Property.	Net Valuation Taxable.	Amounts Deducted Under Ch. 67, Laws of 1910, and Ch. 186, Laws of 1912.	Amounts Added Under Ch. 67, Laws of 1910.	Net Valuation on Which County and State School Taxes are Apportioned.	Number of Polls Assessed.
	Acres.	Lots.									
Andover Borough	766	113	\$38,630	\$180,975	\$169,605	\$6,223	\$232,063	.....	.....	\$232,063	119
Andover Township	11,820	.....	189,935	118,715	308,050	960	442,485	.....	.....	442,185	122
Branchville Borough	.....	.....	51,050	191,450	242,500	7,680	340,080	.....	.....	336,277	165
Byram	16,946	1,528	141,899	169,080	300,438	34,528	374,265	.....	\$850	390,613	84
Frankford	20,329	629	323,220	233,530	556,750	2,188	746,398	.....	.....	748,398	296
Franklin Borough	.....	.....	75,285	2,327,570	2,402,855	51,302	2,585,028	.....	.....	2,585,028	335
Fredon	2,440 1/2	27 1/2	120,875	122,625	243,500	1,352	307,121	.....	.....	304,821	145
Green	9,687	44	114,095	137,830	251,925	6,075	85,650	.....	.....	843,650	153
Hampton	14,991	30	109,945	131,800	241,745	4,862	359,157	.....	.....	359,157	178
Hardyston	20,598	276	416,940	343,630	760,570	26,469	959,314	.....	.....	968,714	490
Hopatcong Borough	850	.....	170,512	138,195	308,707	20,772	371,938	.....	.....	371,938	89
Lafayette	10,480	77	185,605	144,805	330,410	5,257	42,459	.....	.....	469,027	207
Montague	26,125	.....	143,750	110,250	254,000	.....	124,910	.....	.....	289,600	175
Newton	1,900	.....	655,480	1,640,800	2,296,280	36,057	766,077	.....	1,200	3,064,814	1,024
Ogdensburg Borough	1,920	.....	167,802	125,460	293,082	8,700	328,032	.....	.....	328,032	167
Sparta	24,977	89	123,800	138,400	262,200	.....	70,100	.....	.....	332,300	284
Stanhope Borough	532 1/2	1,450	290,475	341,900	632,275	11,664	805,439	.....	.....	804,439	304
Stillwater	16,737	138	87,692	387,712	465,404	27,354	528,983	.....	.....	528,983	217
Sussex Borough	450	314	146,375	507,635	654,080	9,924	840,307	.....	.....	836,734 48	835
Vernon	88,798	.....	395,428	287,487	682,915	17,377	139,150	.....	.....	706,892	346
Walpack	13,175	.....	104,940	47,200	152,140	.....	89,650	.....	.....	118,290	97
Wantage	86,000	140	428,865	453,085	881,950	.....	1,185,789	.....	8,807	1,184,827	520
Totals	808,033	5,005 1/2	\$4,614,853	\$8,398,949	\$13,013,202	\$275,901	\$16,872,547	\$94,571 52	\$5,287	\$16,283,212 48	6,098

# BOARD OF EQUALIZATION OF TAXES.

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## Abstract of Ratables and Exemptions in the County of Sussex, for the Year 1914—Continued.

TAXING DISTRICT.	PROPERTY EXEMPT FROM TAXATION.					APPORTIONMENT OF TAXES.					Total Tax Rate per \$100 Valuation.	
	Public School.	Other School Property.	Public Property.	Church and Charitable.	Cemeteries and Graveyards.	Total Amount of Exempt Property.	State School Tax.	Net County Taxes Appor- tioned.	Total Local Taxes as Appropriated.	Bank Stock Taxes Due Taxing District.		Net Local Taxes to be Raised.
Andover Borough	\$3,200			\$14,800	\$2,400	\$20,400	\$613 29	\$1,235 74	\$3,100 00		\$3,100 00	\$2 13275
Andover Township	3,200		\$800			4,000	1,168 58	2,354 60	3,550 00		3,550 00	1 58975
Branchville Borough	2,000		550	10,000		12,550	988 69	1,790 68	4,750 00	\$247 12	4,502 88	2 12175
Byram	2,800		1,000	8,000	600	7,400	983 00	3,930 25	4,700 00		4,700 00	2 05275
Frankford	4,000		150	8,000	1,000	13,150	1,994 59	3,958 50	8,650 00		8,650 00	1 95575
Franklin Borough	12,000	\$1,500	600	29,500		43,600	6,891 47	13,764 81	27,504 54		27,504 54	1 86075
Fredon	1,200			8,000		4,200	810 85	1,633 82	2,900 00		2,900 00	1 70875
Green	5,000			7,700	1,800	14,000	908 18	1,932 49	3,200 00		3,200 00	1 72875
Hampton	2,200			2,500	500	5,200	846 16	1,612 42	4,500 00		4,500 00	2 04875
Hardyston	88,000		250	32,000	5,000	75,000	2,533 61	5,105 02	14,875 00	287 87	14,587 13	2 29875
Hopatcong Borough	500			1,300		2,050	982 94	1,980 55	5,010 00		5,010 00	2 04575
Lafayette	6,400			10,500	1,000	17,900	1,213 09	2,444 28	5,750 00		5,750 00	2 08175
Montague	5,200		4,850	11,400	1,550	11,400	785 34	1,542 13	5,250 00		5,250 00	2 15975
Newton	25,000		54,500	95,000	1,700	176,200	8,183 97	16,489 97	45,220 00	3,010 37	42,209 63	2 15975
Ogdensburg Borough	7,600			11,800	1,000	19,400	861 62	1,736 11	3,350 00		3,350 00	1 52475
Sandyton	5,100			6,300	2,700	13,800	863 76	1,740 41	3,200 00		3,200 00	1 75075
Sparta	3,800			11,000	4,000	18,800	2,125 91	4,253 58	6,500 00		6,500 00	2 51375
Stanhope Borough	10,000		30,000	14,000		64,000	1,897 96	2,816 78	10,166 00		10,166 00	2 51375
Stillwater	4,200			16,000	3,000	23,200	1,073 97	2,164 00	4,300 00	796 56	4,300 00	1 83175
Sussex Borough	14,500			19,000		33,500	2,211 24	4,455 50	11,235 00		10,438 44	2 03075
Vernon	9,900			17,700	5,950	33,550	2,103 81	4,238 02	10,835 00		10,835 00	2 08715
Walpack	1,500			3,500	400	5,400	497 60	1,002 65	2,000 00		2,000 00	1 83975
Wantage	10,000			5,000	10,000	25,000	3,129 83	6,306 86	14,900 00		14,900 00	2 00275
Totals	\$177,400	\$1,500	\$87,850	\$325,950	\$42,100	\$634,900	\$43,081 96	\$86,706 09	\$192,845 54	\$4,341 92	\$188,503 62	
Total County Taxes Appropriated.....											\$0.53248	
Bank Stock Taxes Due County.....											0.28427	
Net County Taxes Apportioned.....												
County Tax Rate per \$100 of Valuation.....											\$0.53248	
State School Tax Rate per \$100 of Valuation.....											0.28427	

Abstract of Rates and Exemptions in the County of Union, for the Year 1914.

TAXING DISTRICT.		NUMBER OF ACRES OR LOTS.		Value of Land Without Improvements.	Value of Improvements.	Total Valuation of Real Estate, Exclusive of Second-class R. R. Property.	Valuation of Second-class R. R. Property.	Valuation of Personal Estate.	Net Valuation Taxable.	Amounts Deducted under Ch. 57, Laws of 1910, and Ch. 188, Laws of 1912.	Net Valuation on which County and State School Taxes Are Apportioned.	Number of Polls Assessed.
		Acres.	Lots.									
Clark Township .....	2,000		923	\$416,250	\$286,550	\$702,800	\$16,461	\$385,195 00	\$1,104,456 00	\$4,070 00	\$1,100,386 00	98
Cranford Township .....	1,442		11,433	2,551,895	3,873,110	5,925,005	202,837	620,208 00	6,749,050 00	4,730 00	6,743,320 00	1,094
City of Elizabeth .....	2,559		25,424	19,473,395	38,305,160	55,778,555	3,610,798	7,589,177 00	66,375,530 00	125,405 00	66,850,125 00	18,103
Fanwood Township .....	5,221		4,107	833,486	565,181	1,398,667	395	300,983 23	1,699,650 23	8 00	1,691,345 23	258
Fanwood Borough .....	400		500	244,585	311,700	556,285	19,377	69,500 00	645,182 00	.....	645,182 00	46
Garwood Borough .....	75		3,284	398,498	932,225	1,330,681	13,783	317,695 22	1,662,189 22	8,250 00	1,653,919 22	450
Hillside Borough .....	1,276		1,654	938,974	923,825	1,862,799	8,357	117,804 00	1,985,490 00	3,645 59	1,981,844 41	546
Kentworth Borough .....	562		7,111	462,550	298,225	760,775	7,924	53,945 98	822,644 98	322,529 00	500,115 98	208
Linden Township .....	4,890		13,479	3,395,102	4,102,512	7,497,614	34,344	8,383,826 00	10,905,784 00	29,695 00	10,876,119 00	681
Linden Borough .....	39		3,507	799,100	480,900	1,280,000	25,314	88,924 00	1,408,238 00	32,388 00	1,375,850 00	235
Mountaine Borough .....	2,578		53	318,450	170,280	488,700	.....	41,350 00	530,050 00	.....	529,100 00	112
New Providence Borough .....	3,717		2,547	307,485	89,050	402,515	2,161	21,725 00	428,401 00	.....	426,401 00	147
City of Plainfield .....	2,017		882	208,875	386,575	594,950	3,897	20,350 00	619,187 00	.....	619,187 00	199
City of Rahway .....	118		7,541	11,954,750	14,882,485	26,837,235	102,532	3,645,400 00	30,875,187 00	176,798 00	30,698,389 00	5,228
Roselle Borough .....	685		7,733	2,689,075	3,685,875	6,374,950	143,920	959,875 00	7,348,745 00	21,875 00	7,326,870 00	2,097
Roselle Park Borough .....	128		7,240	1,512,250	1,892,450	3,404,700	22,009	309,650 00	3,676,350 00	9,050 00	3,667,300 00	845
Springfield Township .....	2,978		6,060	1,563,975	1,864,850	3,428,825	65,895	218,393 48	3,713,103 48	13,901 00	3,699,202 48	1,020
City of Summit .....	1,988		244	.....	.....	1,078,480	6,224	177,890 00	1,222,644 00	7,625 00	1,214,919 00	347
Union Township .....	5,100		1,568	5,037,045	6,131,600	11,168,645	108,151	838,280 00	12,115,045 00	27,351 45	12,087,694 55	804
Town of Westfield .....	1,104		3,498	1,429,968	643,900	2,073,868	14,030	200,708 00	2,288,807 00	5,008 82	2,283,798 18	599
Totals .....	39,655		122,240	\$58,383,386	\$82,108,883	\$141,520,649	\$4,570,478	\$20,540,061 22	\$166,031,178 22	\$810,136 86	\$165,821,041 36	85,051

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TAXING DISTRICT.	PROPERTY EXEMPT FROM TAXATION.					APPORTIONMENT OF TAXES.					Total Tax Rate per \$100 Valuation.	
	Public Schools.	Other School Property.	Public Property.	Church and Charitable.	Cemeteries and Gravestones.	Total Amount of Exempt Property.	State School Tax.	Net County Taxes Apportioned.	Total Local Taxes as Appropriated.	Bank Stock Taxes Due Taxing District.		Net Raised. Net Local Taxes to
Clark Township	\$8,200	.....	.....	.....	\$2,000	\$10,200	\$2,833 45	\$ 731 41	\$4,017 92	.....	\$4,017 92	90 96
Clark Township	180,200	.....	.....	.....	.....	303,550	17,498 31	22,988 47	92,283 50	.....	91,900 00	1 98
Clark Township	1,147,550	\$245,250	1,844,750	3,081,200	4,000	5,822,750	173,851 02	226,687 44	812,219 08	.....	805,531 08	1 80
Clark Township	28,300	.....	800	36,700	4,000	93,850	4,985 98	6,735 78	13,678 28	.....	13,678 28	1 40
Clark Township	60,000	2,420	.....	7,860	.....	70,370	1,672 88	2,187 76	7,286 04	.....	7,286 04	1 72
Clark Township	67,000	31,700	.....	8,960	60,000	183,300	4,301 80	6,625 40	17,667 50	.....	17,667 50	1 60
Clark Township	8,000	.....	.....	.....	.....	38,700	1,146 88	7,730 50	27,484 12	.....	27,484 12	1 58
Clark Township	151,750	.....	23,250	2,200	222,600	388,700	2,296 87	1,686 92	10,065 00	.....	10,065 00	1 58
Clark Township	4,800	.....	4,600	46,100	.....	53,500	3,654 80	4,648 68	63,040 30	.....	63,040 30	1 18
Clark Township	6,500	.....	5,000	43,000	.....	53,500	1,372 03	1,794 22	20,703 34	.....	20,703 34	1 02
Clark Township	17,400	.....	155,500	.....	.....	172,900	1,106 72	1,445 66	7,084 98	.....	7,084 98	1 64
Clark Township	19,000	.....	500	35,000	.....	54,500	1,605 64	2,069 69	10,350 21	.....	10,350 21	2 27
Clark Township	715,575	.....	311,100	1,146,200	56,960	2,229,825	79,604 92	104,097 63	410,434 50	.....	406,013 50	1 91
Clark Township	180,500	10,000	512,550	282,875	22,500	1,018,425	18,089 53	24,845 31	115,431 51	.....	114,888 01	1 92
Clark Township	130,000	.....	50,000	86,000	.....	266,000	9,509 82	12,435 82	48,847 45	.....	48,640 45	1 91
Clark Township	146,200	.....	6,000	23,500	.....	175,700	9,892 53	12,543 93	47,068 88	.....	47,068 88	1 98
Clark Township	23,700	.....	.....	12,500	2,800	38,000	3,150 45	4,119 77	10,945 68	.....	10,945 68	1 49
Clark Township	206,500	.....	162,300	485,200	16,000	868,000	81,844 98	40,989 17	180,764 08	.....	179,668 81	2 08
Clark Township	27,800	.....	3,900	11,100	6,000	48,800	5,921 68	7,743 66	24,325 53	.....	24,325 53	1 98
Clark Township	156,800	.....	71,000	124,650	17,000	368,450	25,635 12	33,881 72	187,695 10	.....	186,310 85	1 98
Totals	\$3,284,575	\$286,950	\$2,683,670	\$5,581,875	\$412,750	\$12,229,820	\$429,985 63	\$562,296 50	\$2,086,964 55	\$14,708 50	\$2,052,261 05	.....

Total County Taxes Appropriated.....	\$577,000.00	County Tax Rate per \$100 of Valuation.....	\$0.339
Bank Stock Taxes Due County.....	14,703.50	State School Tax Rate per \$100 of Valuation.....	0.259

**Net County Taxes Apportioned..... \$562,298.50**

## Abstract of Ratables and Exemptions in the County of Warren, for the Year 1914.

TAXING DISTRICT.	NO. OF ACRES OR LOTS.		Value of Land Without Improvements.	Value of Improvements.	Total Valuation of Real Estate Exclusive of Second-Class R. R. Property.	Valuation of Second-Class Railroad Property.	Valuation of Personal Estate.	Net Valuation Taxable.	Amounts Deducted Under Ch. 57, Laws of 1910 and Ch. 188, Laws 1912.	Amounts Added Under Ch. 57, Laws of 1910.	Net Valuation on Which County and State School Taxes are Apportioned.	Number of Polls Assessed.
	Acres.	Lots.										
Allamuchy .....	12,553				\$407,125	\$4,985	\$120,774	\$532,884			\$532,884	187
Alpha Borough .....	860	864	\$107,145	\$887,125	1,044,270	1,749	170,194	1,186,213	\$1,470		1,184,743	382
Belvidere, Town of .....	664	535	187,000	684,450	871,450	20,941	668,470	1,660,261	9,880		1,660,281	484
Blairstown .....	17,863				682,642	24,538	210,870	898,060	1,535	\$100	896,315	343
Franklin .....	13,912	177			1,073,533	10,089	259,005	1,348,457			1,348,457	395
Frelinghuysen .....	14,751	95			886,525	6,134	108,880	498,539		400	498,939	201
Greenwich .....	6,046	225			672,237	7,017	120,990	700,214		2,500	702,714	241
Hackettstown Town .....	1,579	974	421,960	1,079,420	1,501,380	17,740	301,155	1,820,235	1,200		1,819,035	707
Harwick .....	11,325				133,641	1,485	60,119	206,245			206,245	110
Harmony .....	13,921	107			631,060	9,132	90,825	637,171			631,107	434
Hope .....	18,369	119			628,618	283	127,875	657,171	650		656,521	279
Independence .....	11,364				898,976	8,948	128,510	536,731			536,731	224
Knowlton .....	14,015	262			558,890	13,757	145,225	717,912			718,597	356
Lopatcong .....	4,862	1,401			517,072	65,943	50,448	633,463	10,240	675	623,273	324
Mansfield .....	17,087	92			885,180	3,775	137,950	728,905	1,825	2,850	727,930	290
Oxford .....	2,615	137			522,150	4,455	184,900	711,505	700		711,205	484
Fahaquarry .....	11,212				117,205	445	14,485	132,205			133,005	58
Phillipsburg, 1st ward .....		740	534,619	819,905	1,344,524	611,441	229,689	2,185,634	28	800	2,185,758	762
Phillipsburg, 2d ward .....	9	541	390,178	500,535	890,713		144,865	975,578	2,441		978,137	558
Phillipsburg, 3d ward .....		866	346,683	743,500	1,090,183		148,955	1,178,883	401	88,500	1,178,282	705
Phillipsburg, 4th ward .....	77	435	236,000	443,060	679,060		254,959	934,009	10,400		923,609	493
Phillipsburg, 5th ward .....	35	537	248,400	699,580	947,980		250,318	1,098,293	301		1,097,992	518
Phillipsburg, 6th ward .....	792	2,249	312,060	949,565	1,261,625		221,470	1,483,095	4,500		1,478,595	703
Pohatcong .....	7,168	315			721,738	20,937	156,998	899,658	575		899,081	445
Washington Borough .....	10,679	879	427,065	1,133,660	1,560,725	59,035	289,490	1,899,220	6,941		1,892,279	960
Washington Twp. ....	10,794	213			717,822	7,115	132,873	917,910		1,150	918,510	388
White .....	14,456				557,700	18,896	167,100	748,496	5,150	1,200	789,546	325
Totals .....	206,844	11,763	\$3,141,110	\$7,850,790	\$20,010,853	\$927,188	\$4,896,290	\$25,823,721	\$58,885	\$10,275	\$25,776,111	11,376

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TAXING DISTRICT.	PROPERTY EXEMPT FROM TAXATION.				APPORTIONMENT OF TAXES.					\$100 Valuation.	Total Tax Rate per \$100 Valuation.	
	Public Schools.	Other School Property.	Public Property.	Church and Charitable.	Cemeteries and Graveyards.	Total Amount of Exempt Property.	State School Tax.	Net County Tax	Total Local Taxes as Appropriated.			Bank Stock Taxes Due Taxing District.
Allamuchy .....	\$8,200			\$2,500	\$100	\$10,800	\$1,432 08	\$551 55	\$3,398 00		\$2,836 00	\$1 56
Alpha Borough .....	8,600			6,500	500	10,600	2,163 56	786 06	6,860 00		5,860 00	1 43
Bethlehem, Town of .....	22,000		\$81,000	56,500	14,000	174,000	10,892 88	10,892 88	10,800 00	\$1,070 00	9,730 00	1 60
Bethlehem, Ward of .....	8,900	\$190,000		81,200	1,800	282,100	2,408 60	5,973 78	10,407 50	406 25	9,991 25	1 94
Blairtown .....	6,450		1,150	20,500	2,000	31,000	6,693 74	8,987 22	7,210 00		6,291 00	1 93
Franklin .....	5,500			7,500	2,000	15,000	3,943 56	8,331 92	7,520 00		6,761 00	2 24
Franklinburg .....	5,500			7,500	2,000	15,000	3,943 56	8,331 92	7,520 00		6,761 00	2 24
Franklinburg, 4th ward .....	9,500			25,000	2,400	36,900	1,888 44	4,683 46	3,090 00		2,593 00	1 37
Franklinburg, 5th ward .....	9,500			25,000	2,400	36,900	1,888 44	4,683 46	3,090 00		2,593 00	1 37
Franklinburg, 6th ward .....	40,000	200,000	8,000	75,000		323,000	4,888 46	12,123 87	17,214 43	1,267 00	15,957 43	2 02
Hackettstown Town .....	1,000					1,000	551 56	1,367 92	2,840 00		2,840 00	1 63
Hackettstown, Ward of .....	4,000			10,100	200	16,200	1,695 99	4,206 21	4,500 00		4,500 00	1 63
Harmony .....	4,500			17,000	2,000	24,000	1,764 28	3,877 59	4,358 64	96 25	4,262 39	1 65
Hopewell .....	4,900			10,900	2,000	16,900	1,442 37	3,577 21	3,825 50		3,825 50	1 65
Independence .....	7,700			10,900	2,000	36,000	1,931 07	4,789 25	4,094 00		4,094 00	1 78
Knowlton .....	3,000			24,700	3,800	3,000	1,674 93	4,154 00	2,901 00		2,901 00	1 78
Madison .....	8,000			19,000		57,000	1,956 18	4,151 48	7,085 00		7,085 00	1 90
Madisonburg .....	33,000		30,000	41,000	550	74,550	1,911 24	4,740 07	8,300 00		8,300 00	2 10
Madisonburg, 1st ward .....	1,050			1,000	150	2,200	357 43	886 46	742 50		742 50	1 48
Madisonburg, 2d ward .....	121,000		15,000	31,500		167,500	5,873 03	14,587 70	78,315 00	2,660 00	21,085 37	1 90
Madisonburg, 3d ward .....	28,000	8,000		90,300		98,800	2,615 12	6,485 92			9,409 45	1 90
Madisonburg, 4th ward .....	2,500		7,000	6,800		32,800	5,168 42	7,853 03			11,382 40	1 90
Madisonburg, 5th ward .....			10,000	22,200	14,000	18,700	2,482 05	6,144 58			8,878 27	1 90
Madisonburg, 6th ward .....	38,900		3,750	1,650		46,200	2,950 69	7,317 92			10,623 27	1 90
Madisonburg, 7th ward .....	12,500			15,500	300	44,700	3,973 46	9,854 57			14,285 94	1 78
Madisonburg, 8th ward .....	28,000		73,000	108,000	500	207,500	5,112 84	12,680 35	20,329 04	1,035 00	19,294 04	1 95
Madisonburg, 9th ward .....	4,500		600	8,70								

## Abstract of Ratables and Exemptions in the State of New Jersey, for the Year 1914.

COUNTY.	Value of Land Without Improvements.	Value of Improvements.	Total Valuation of Real Estate, Exclusive of Second-class R. R. Property.	Valuation of Second-class R. R. Property.	Valuation of Personal Estate.
Atlantic .....	\$72,768,408 68	\$35,899,599 50	\$108,667,916 18	\$1,597,597	\$8,794,764 21
Bergen .....	62,132,890 00	67,387,229 00	129,519,919 00	2,280,283	14,360,964 00
Burlington .....	1,388,872 00	2,338,379 00	29,352,762 00	198,798	5,283,961 00
Camden .....	30,206,478 00	51,898,665 00	82,106,133 00	2,574,004	7,673,802 00
Cape May .....	19,807,219 00	12,112,740 00	31,919,959 00	428,129	2,653,692 00
Cumberland .....	7,427,205 00	*10,243,849 00	21,288,652 00	367,896	5,384,273 00
Essex .....	266,117,014 00	294,980,947 00	541,097,961 00	4,566,404	76,659,852 00
Gloucester .....	11,001,747 00	10,876,327 00	21,878,074 00	761,097	3,607,404 00
Hudson .....	157,997,162 00	239,535,740 00	417,532,892 00	76,962,189	46,563,713 00
Hunterdon .....	*1,366,398 00	*5,108,785 00	16,519,960 00	384,393	4,664,133 00
Mercer .....	*31,634,908 00	*60,949,490 00	96,428,213 00	1,706,442	14,962,891 00
Middlesex .....	25,087,523 00	32,550,698 00	57,638,221 00	4,436,738	15,966,087 00
Monmouth .....	*38,431,902 00	*46,682,010 00	96,896,511 00	912,274	11,746,067 00
Morris .....	17,497,329 00	28,525,477 00	46,022,806 00	1,051,710	6,594,011 00
Ocean .....	8,967,793 00	8,945,724 00	17,903,517 00	232,887	2,242,960 00
Passaic .....	62,525,199 00	91,378,295 00	153,903,494 00	884,189	30,970,901 00
Salem .....	8,334,029 00	5,430,611 00	13,764,640 00	77,278	3,346,289 00
Somerset .....	12,234,476 00	17,558,229 00	29,792,705 00	468,135	4,869,742 00
Sussex .....	4,614,853 00	8,398,349 00	13,013,202 00	275,901	3,083,444 00
Union .....	*98,333,336 00	*82,108,883 00	141,620,649 00	4,570,478	20,540,081 22
Warren .....	*3,141,110 00	*7,860,790 00	20,010,863 00	927,138	4,886,280 00
Totals .....	† .....	† .....	\$2,094,665,829 18	\$104,370,839	\$298,763,841 43

\*These figures do not include all lands and improvements in the County, as farm lands were not so divided, but were assessed as a whole, being included in "Total Valuation of Real Estate, Exclusive of Second-class Railroad Property." Under a recent ruling of the State Board, all real estate, including farms, will in future assessments be valued separately as to lands and improvements.

†These columns are not totaled as they do not include all lands and improvements, as set forth in Note \*.

## BOARD OF EQUALIZATION OF TAXES.

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## Abstract of Ratables and Exemptions in the State of New Jersey, for the Year 1914—Continued.

COUNTY.	Deductions for Debt. (Other Than Mortgage Indebtedness.)	Net Valuation Taxable.	Amounts Deducted under Ch. 57, Laws of 1912.	Amounts Added under Ch. 57, Laws of 1910.	Net Valuation on which County and State School Taxes Are Apportioned.
Atlantic .....	.....	\$119,060,177 39	\$752,132 68	\$223,787	\$118,531,831 73
Bergen .....	.....	145,990,796 00	2,094,791 00	.....	143,896,005 00
Burlington .....	.....	34,815,501 00	42,204 00	.....	34,773,297 00
Camden .....	.....	92,352,039 00	499,267 00	823,922	92,707,904 00
Cape May .....	.....	35,001,780 00	189,041 00	187,000	34,999,719 00
Cumberland .....	.....	27,040,720 00	372,690 00	2,100	26,670,140 00
Essex .....	\$578,247	621,744,370 00	2,804,985 00	787,122	619,726,507 00
Gloucester .....	.....	26,246,575 00	57,695 00	21,185	26,210,095 00
Hudson .....	.....	538,748,794 00	11,074,798 00	24,700	527,698,898 00
Hunterdon .....	.....	21,578,456 00	46,915 00	29,307	21,590,848 00
Mercer .....	489,224	\$111,536,272 00	711,902 00	2,700	110,827,070 00
Middlesex .....	.....	77,949,046 00	778,150 00	14,500	77,176,396 00
Monmouth .....	10,100	108,643,752 00	580,676 00	.....	108,063,076 00
Morris .....	.....	53,668,527 00	320,405 00	.....	53,348,122 00
Ocean .....	.....	20,379,364 00	232,189 00	2,898	20,150,073 00
Passaic .....	.....	186,758,584 00	311,063 00	\$237,310	186,704,831 00
Salem .....	2,850	17,185,357 00	31,810 00	.....	17,153,547 00
Somerset .....	.....	35,115,532 00	189,072 00	2,600	34,929,110 00
Sussex .....	.....	16,372,547 00	94,571 52	5,237	16,283,212 48
Union .....	.....	160,631,178 22	810,136 86	.....	160,821,041 86
Warren .....	.....	25,823,721 00	58,885 00	10,275	25,775,111 00
Totals .....	\$1,030,421	\$2,481,905,039 61	\$22,023,347 04	\$2,386,343	\$2,461,977,034 57

\*In Mercer County there is a deduction of \$154,550 from the net valuation in the City of Trenton, on account of exempt real estate consisting of parsonages only.

†This represents an amount added by the Passaic County Board of Taxation to Wayne Township ratables, for equalization purposes only, under Sec. 21, Ch. 208, Laws of 1903.



## Abstract of Ratables and Exemptions in the State of New Jersey, for the Year 1914—Continued.

COUNTY.	PROPERTY EXEMPT FROM TAXATION.					
	Public Schools.	Other School Property.	Public Property.	Church and Charitable.	Cemeteries and Graveyards.	Total Amount of Exempt Property.
Atlantic .....	\$1,011,486 34	.....	\$2,443,767	\$1,603,577	\$33,010	\$5,091,840 34
Bergen .....	3,241,300 00	\$207,000	2,540,560	2,188,670	339,840	8,517,370 00
Burlington .....	596,150 00	135,850	749,150	1,354,175	123,530	2,965,855 00
Camden .....	1,962,850 00	180,990	2,594,790	3,253,483	313,300	8,305,395 00
Cape May .....	347,610 00	81,000	444,450	683,740	8,275	1,515,075 00
Cumberland .....	501,400 00	2,340	635,625	915,750	48,000	2,103,115 00
Essex .....	15,689,600 00	2,127,950	30,868,119	16,073,900	8,489,700	67,998,269 00
Gloucester .....	12,449,144 00	1,100	315,250	677,200	55,600	1,523,030 00
Hudson .....	475,880 00	2,343,650	22,841,949	10,434,750	987,100	48,566,593 00
Hunterdon .....	339,900 00	7,000	510,100	685,550	75,425	1,617,975 00
Mercer .....	2,344,910 00	4,608,840	7,418,080	3,802,455	424,445	18,596,780 00
Middlesex .....	1,616,300 00	1,246,300	2,711,375	2,390,785	325,175	8,298,935 00
Monmouth .....	1,922,400 00	108,000	2,378,825	2,601,575	143,975	7,154,275 00
Morris .....	911,500 00	180,000	5,028,300	3,059,050	183,300	9,342,150 00
Ocean .....	270,857 00	10,700	279,120	511,285	50,900	1,122,862 00
Passaic .....	4,361,025 00	504,825	4,883,820	7,003,440	548,000	16,800,610 00
Salmon .....	296,850 00	.....	179,200	390,690	102,600	968,840 00
Somerset .....	707,700 00	11,900	1,201,952	798,650	67,125	2,787,327 00
Sussex .....	177,400 00	1,500	87,850	325,950	42,100	634,800 00
Union .....	3,284,575 00	296,950	2,683,670	5,581,875	412,750	12,229,820 00
Warren .....	406,800 00	405,000	225,500	644,450	79,600	1,764,350 00
Totals .....	\$52,898,137 34	\$12,431,895	\$89,810,452	\$64,910,982	\$7,843,750	\$227,895,216 34

## Abstract of Ratables and Exemptions in the State of New Jersey, for the Year 1914—Concluded.

COUNTY.	APPORTIONMENT OF TAXES.				
	State School Tax.	Net County Taxes Apportioned.	Total Local Taxes as Appropriated.	Bank Stock Taxes Due Taxing District.	Net Local Taxes to Be Raised.
Atlantic .....	\$807,905 85	\$328,906 72	\$1,615,894 47	\$11,273 28	\$1,604,621 19
Bergen .....	381,158 12	670,522 43	2,376,088 00	10,298 00	2,985,882 00
Burlington .....	91,152 50	204,684 93	411,288 66	10,313 07	2,400,973 89
Camden .....	240,449 82	373,394 70	1,294,441 59	15,669 76	1,278,771 83
Cape May .....	89,050 46	141,708 90	575,534 42	9,553 08	572,983 84
Cumberland .....	71,827 02	105,511 92	345,327 73	9,488 08	354,849 68
Essex .....	1,642,804 94	2,698,007 01	8,676,598 18	110,548 98	8,565,994 78
Gloucester .....	68,916 04	138,734 53	312,958 61	5,743 98	807,907 11
Hudson .....	1,429,118 00	2,728,767 62	\$6,830,878 81	61,469 00	\$6,892,347 81
Hunterdon .....	57,114 51	103,782 35	285,878 00	17,467 43	1,250,888 85
Mercer .....	292,512 32	471,908 58	1,433,692 06	17,137 66	1,416,554 50
Middlesex .....	201,177 18	412,515 08	1,066,748 31	18,894 82	1,067,863 39
Monmouth .....	290,678 75	444,862 40	1,486,406 00	15,787 82	1,469,617 48
Morris .....	143,067 25	346,946 40	221,728 89	13,628 60	708,101 29
Ocean .....	64,084 73	92,363 78	288,174 00	3,646 00	235,128 00
Passaic .....	477,183 40	696,815 95	2,145,235 31	18,791 53	2,126,443 78
Salem .....	44,942 27	102,921 24	170,349 90	4,173 18	166,172 72
Somerset .....	91,480 81	182,710 82	373,708 12	2,289 17	371,416 95
Sussex .....	43,031 96	86,706 09	182,845 54	4,541 82	188,503 62
Union .....	429,895 63	562,296 09	2,066,864 55	14,703 60	2,062,251 05
Warren .....	69,265 06	171,775 50	218,869 62	6,674 60	212,285 12
Totals .....	\$8,517,519 52	\$11,084,180 45	\$32,947,429 75	\$352,688 97	\$32,594,887 28

†Atlantic County also returns, in a separate column, amounts aggregating \$2,020 for County Poor Tax.

‡In Hudson County the Town of Guttenberg receives \$197.50 in Bank stock taxes, but returns no local budget this year.



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